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STATUE OF GOETHE AT MUNICH.

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BAYARD TAYLOR'S TRANSLATION OF
FAUST.

CHARLES CARROLL.

WHAT should a perfect translation do for us? Clearly the one thing to be kept steadily in view in creating or judging such a work is analogous impression—parallelism of effect on the mind of the person who consults the version as compared with the reader who enjoys the original. That this parallelism should, in any large proportion of cases, be literally complete, is of course out of the question. If there is any reality in differences of national character, education, and mental habits, it is plain that the average German, for instance, can not get from any given work the same impression as the average Frenchman, or American, or Italian. Though by some miraculous instrument we could manage to say to the one literally and precisely the same thing as to the other, the resulting effect would differ greatly in the two cases. Our song or poem would necessarily awaken in the two different souls, not only thoughts, which might presumably be much the same, but feelings, suggestions, pictures, associations, which would probably have a far different tone in the mind of the one, as German, from that of the other as Englishman.

It will somewhat simplify the problem to assume that there are, in all highly civilized nations, individuals who, by their intelligence and refinement, stand in close relation to those of the same stamp in other countries. In them, we may suppose, cultivation has eliminated the partial influence of race or locality, till they form, as it were, an intellectual freemasonry, prepared to accept and judge a work of artistic creation, under no mere national limitations, and with no impediment, save the one essential to the present case—that of language. How far, then, is it possible to render a great poem from one language into another so that the wise and appreciative American, for instance, with all the requisites for æsthetic receptivity, save just the knowledge of German, shall get from it the same impression—the same enjoyment—as his compeer in Berlin or Halle?

Were the matter one of prose translation, the answer would be ready enough. With all the attendant difficulties, and they are many, it is possible, by equivalents sufficiently exact for the purpose, to translate work which appeals mainly or entirely to the intelligence so that we may fairly call the impression conveyed the same in both languages. In a thoroughly good version of Macchiavelli, or Kant, or De Tocqueville, we can say to the cultivated American just what the authors meant to say to their French, or Italian, or German countrymen. But precisely as the element of imagination intervenes, does the question grow complicated. Where, as in the poem under discussion, we have to deal with a work of pure imagination, in which humor, taste, sensibility and emotion bear at least as large a part as the drier understanding, we come upon a very intricate problem.

Hardly any question in the whole range of æsthetics offers such a thorny field for discussion as that of Form vs. Substance in artistic creation. Leaving the related domains of visible or audible representation, and limiting ourselves to literature, it would be interesting, if our limits or our power permitted, to investigate minutely the relative weight in æsthetics of the thought and the vehicle—of the thing said and the manner of saying it. On this head the most widely differing opinions have prevailed and still prevail. One of the profoundest writers of our age and country has declared that all which is really worth preserving in a great poem—all which goes to the growth and nourishment of the age—is that element which may be had from a bare translation as perfectly as from the original. The great Englishman, the original "Tailor Resewed," puts forth the same doctrine in his recent astounding invective against a friend for indulging in the tinsel and jingle of verse. To our own thinking these great authorities, misled by their own profound appreciation of the cosmic and humanitarian influence of pure

thought, as an agency in the growth of Collective Man, overlook the effect of the poem on the individual. This influence, our own consciousness will inform us, comes largely—perhaps mainly—through the sentient and emotive functions of the soul; and pure logic has less weight in it than the taste, the fancy, the ear, and the imagination. Yet when we come to close analysis and precise definition—to the how? the when? and the where? of this fact—no inquiry can be more baffling. The subtle element of beauty which, for the matter in hand, is of at least equal value with that of truth, is so impalpable and evanescent—it hides so coyly its own essential nature, and fine but secret relation with the coarser component of fact—that even our closest scrutiny may well fail to arrive at definite results and clear enunciation of laws. Words, we are told, are fools' coin and wise men's counters. But in poetry it would seem that the simple and the sage are alike, and the golden word, with its persuasive pleading, will juggle away the obduracy of our sternest wisdom. And more than in words, what mystic and resistless force inheres in metre and rhyme—in that same titillating sensitiveness of the nervous system which makes the raggedest shoeblack keep step to the music of the street band, or the veriest baby jingle word-endings in his nursery play? What hidden law binds these seemingly external, or trivial, or childish matters in essential relation with our deepest feeling, our keenest sense of beauty? Why should the beat of a metronome, the tag of a grammarian's verb or noun-ending, make all the difference between impressiveness and utter flatness in the enunciation of precisely the same truth?

To all these questions we would gladly give clear and elaborate answers, if we could; but, frankly, we can not, and, for our present purpose, it may be not altogether necessary. In urging the essential nature of pure form—in choice of words, and metrical and musical arrangement—where poetical construction is concerned, illustration may allowably take the place of argument. The fact, probably, few readers of sensitive ear or quick imagination will be inclined to dispute. A careful analysis of many of the finest passages in our own, or in any other poetry, will show that the information conveyed is not of the utmost moment; and of most of the purest gems—the world maxims and household lines—of Shakespeare, or Burns, or Milton, it might be maintained that, as any ploughman may understand them, so any ploughman might have said them—in other words. Let any one, in confirmation of this, take his favorite quotation—the line or the passage which, on appropriate occasion, rises fairest and freshest in his memory, and, audibly or inaudibly, is ever singing in his soul—let him carefully sift from the fact to be stated or the information to be conveyed its delicate savorous grace of expression, and haunting melody of versification, and, stating the same thing in the plainest of prosaic speech, let him see how trite and commonplace a residuum he will get. He has not killed the *thought*—certainly not, if by this we understand plain logical fact—the element which appeals to the mere understanding; but the spiritual link is broken—the inlet to the imagination is closed.

In this high estimate of *form* in poetic construction most commentators, and even translators, will probably coincide. No testimony could well be stronger than that of the men whose names would naturally occur in this connection—of Lewes, of Goethe, and of Mr. Taylor himself. Indeed, his own high ideal in the matter of accurate and sympathetic rendering was the motive cause to which we may ascribe the present work, which would not have been undertaken, except in the hope of bettering, in these regards, the precedent translation of Mr. Brooks. But the point where we feel bound to take issue with most of the critics, and, probably, all the translators, is the feasibility of reconciling the difficulties and fulfilling the high requirements which, according to the previous considerations, a thoroughly good translation must entail. To our own thinking, the task offers a dilemma on one horn or other of which the daring translator must suffer impalement, happy if he escapes serious abrasion from both. A clear and exact statement, either in prose, or, at most, in unrhymed (blank) verse, of the *sense* of the foreign author is, at all times, possible. Of the former, with some limitations, Mr. Hayward's translation of "Faust" is a fair specimen, and Mr. Longfellow's Dante is a wonderful instance of

the second. On the other hand, by consenting to wander widely from the original, to take the poem we claim to translate as a mere suggestion, a kind of framework of general thought on which to embroider a fanciful but largely original tracery of our own—it is possible to write a poem closely correspondent in metre and rhyme—even in tone and spirit—with the model, but by no means the same thing. This error is precisely the one most apt to infect really creative and poetic minds, who are only too delighted to ease the chafing and mechanical constriction of the rhythmic fetters by saying what the author *might have said*, at the particular point or under the particular circumstances in question, but *didn't say*. Whoever has tried the translator's art knows how great is the temptation—in many cases how inevitable the impulsion—to clip and alter, to interpolate or omit at the tyrannous bidding of an awkward metre or a troublesome and unpairable rhyme. It is in this sense that we are inclined to consider that poetical, *i. e.*, rhymed and versified translation is, in view of the average difficulties which do and always must beset the translator, *impossible*. That a close approximation to the spirit and beauty of the original is often, in detached phrases or passages, attained, it would be unkind to deny. That this accuracy is ever unremitting or perfect, in any such sense that the ear and taste of the reader who thoroughly understands both languages shall not keenly feel the deficiency, we must sadly venture to doubt. And in such cases, to use a popular apothegm, "a miss is as good as a mile." In the high court of taste it is hardly good law to plead that we have come pretty near the mark, and said very nearly what our author meant to say.

Oh! the little more, and how much it is!
And the little less, and what worlds away!

The stern law of a conscientious criticism demands perfection, and under its pitiless requirements the translator must be something more than mortal if he were not forced to blush for the inevitable shortcomings of his version.

Tried by such a standard as this, Mr. Taylor's work, on which all that we have said is really but a general form of criticism, will not answer the requirements of a perfect translation—and this less from any deficiency in his own power than from the inherent impossibility which we have described. Viewed as an imitation, an approximation, an attempt to supply, as far as may be, to the non-German-reading public the nearest possible notion of what Goethe meant and said—it is excellent—invaluable. His case against Mr. Brooks (as we have hinted on a former occasion) seems fully made out. He has produced a translation which, in its nearer approach to the "lyrical fire and fluency of the original," greatly surpasses that of his predecessor, though even this must be taken with limitation—and in occasional passages or phrases the "older soldier" may claim to be "the better."

As a rule, the more purely metaphysical and discursive portions of the work are the more satisfactorily rendered. As might be expected, the lyrical passages, usually the more concise, and dependent for their effect on musical rhyme and picturesqueness and grace of expression, lose the most in translation. The beautiful chorus of spirits, however, in the first meeting of Faust and Mephistopheles, which, by the tantalizing and whimsical, yet exquisite delicacy of its rhythmical and grammatical form seems to offer exceptional difficulties, is yet exceptionally well given in the translation.

It would be impossible, without writing a comment as voluminous as the work itself, to go on, from verse to verse, and from scene to scene, illustrating by minute examination and comparison the statement that our author's work is never, for more than a few lines at a time, satisfactory, in the more exacting sense; that there is, running through the whole and continually cropping out in marked relief, that subtle dissonance of a half note or so which makes all the difference between harmony and its opposite. Of the numberless instances of this which occur in every page and almost in every line, one or two must suffice—taken at random, but fairly illustrating our general assertion.

Where Mephistopheles, re-appearing in his "Junker" costume,

Mit einem langen, spitzen Degen,
advises Faust,

Dergleichen gleichfalls anzulegen.

the first line, literally translated, means, simply,

With a long, pointed sword.

But the idea of *dress*, in the second line, with the necessity of finding a feminine rhyme, induced the translator to adopt for his final word *apparel*, and to this almost the only correspondent word in the rhyming dictionary is *quarrel*. So the first line stands in the translation:

A long, sharp sword, for show or quarrel,

which, if a little weak, is still good enough in its way—only *Goethe didn't say it*.

Again, in the soldiers' chorus:

Das ist ein Stürmen!
Das ist ein Leben!
Mädchen und Burgen
Müssen sich geben.

The first couplet, with evident reference to the surrender indicated in the second, clearly means—that's a storming (*i. e.*, assaulting) for you!—that's a life to lead! All which our author translates not only weakly and redundantly, but incorrectly:

Stormy our life is;
Such is its boon.

The last (purely intercalated) line is logically rendered necessary by the author's desire to translate the second couplet:

Maidens and castles
Capitulate soon,

which last adverb, besides missing the harmonious and rhythmical swing of the feminine rhyme in the original, is only another instance of this pestilent necessity under which the translator labors, of padding and piecing his lines with words and ideas, which the author *might have* introduced, but *did not*, the notion, *soon*, being not expressed, nor even implied, in the original.

In the exquisite ballad, "The King in Thule," Mr. Taylor, recognizing the iron limitations we have spoken of, fairly gives up the point of literal accuracy in the matter of rhyme. Recoiling from the law he had set himself, he begs excuse for leaving unrhymed the first and third lines of each stanza, in favor of greater verbal correctness of translation, which, greatly as it impairs (if it does not destroy) the lyrical beauty of the passage, may be excused from the necessity of the case; but it certainly enforces and illustrates our theory. Nor, having once enunciated and accepted the law of careful observance of rhyme, has the author a very good grace in putting forward his excuse, in the preface, that his occasional omission, in the translation, of rhymes where they belonged in the original is counterbalanced by his frequently supplying them where they did not exist. The amateur of *Elina* will be apt to recollect poor Charles Lamb's stuttering apology when scolded for coming to his desk so late mornings: "But, then, you see, I always g-g-go away so early afternoons!"

But it is time to end a criticism which runs the risk of appearing pedantic, or of stretching into a minuteness appropriate only to the college lecture-room or the pages of the quarterlies. The great difficulty in the whole matter of commenting on such a work as the present, in such manner as to carry conviction to the mind of a reader not familiar with the original, is that the faults indicated are subtle and pervasive, not so much prominent in any one line or passage as intimately permeating the whole in its minutest construction. The original, to use our musical simile once more, is in much the same relation to the translation that an air perfectly played or sung would bear to the same music persistently executed—in technical parlance—"half a note off." To adequately correct, or even criticise the work in this light, it would be necessary to pull it to pieces down to its subtlest link—its most delicate fiber.

But, in this apparently severe criticism, we do not, for a moment, overlook the fact that Mr. Taylor's version is a work of admirable skill, perseverance, learning, and taste, and emphatically the best reliance of those who, themselves unbaptized in German letters, long for at least an approximate idea of this the greatest poem of the century.

That it does not, for those who would really know Goethe and "Faust" in the highest sense, preclude the necessity of earnestly studying the original, is, we repeat it once more, less the individual fault of the translator than of the inevitable limitations of human faculty and the stern necessities of the subject matter.

THE GREAT GODDESS.

GRACE HARKAWAY.

IN all cities, from Paris to Peoria, there is a circle, girt round with iron bands and of limited dimensions, which opens itself only to the initiated and closes against many an eager aspirant. Its periphery is so shadowy that no one can say where it begins or where it ends; yet it is so clearly defined, that we can often say of some luckless individual, "Ye build, ye build, but ye enter not in!"

The goddess who presides over this Definite Indefinite, is called Fashion. Her favorites are well known, and much envied. Every human being wishes his proper rank; and no matter if the so-called "first society" of a city be wanting in many a desirable characteristic; no matter if it be frivolous, gossiping, and intellectually poor, or the reverse, every one wishes to be in it. No one wants to feel that he can not enter that mysterious gate. Many use the privilege but to refuse it; but it is more agreeable "to be won and not consent" than to have no option whether you will consent or not.

I have seen the most curious instances of this power of fashion. While some people are, by nature, recluses, and care for their fellow-creatures very little, most men and women are gregarious and care a great deal. Scarcely any one but would prefer to feel that he could enter fashionable society if he wished it. One of the most learned, most respected men I ever knew—a professor in a learned institution—was so hurt because he was left out of a fashionable party, that he bewailed it in set terms.

"But," said his wife, "would you have gone?"

"No," said the indignant professor, "but I could have refused."

That is it. We do not want the world to go on without us.

Now, what makes this power? It is easy to say wealth, old family (such as we can boast of here), beauty in woman, taste in dress, official position, and so on. Undoubtedly all these have their merits and their part in making a fashionable position; but, even these do not always carry the day.

The brown-stone palace, the gorgeous hangings, the expensive supper, the splendid equipage, do not always force these invisible doors. Mrs. Brown, in East Forty-eleventh Street, in a humble seventeen-foot house, with a shabby black silk dress and a hired carriage, is quite as apt, even in this wealth-loving country, to have a fashionable acquaintance and an enviable position as Mrs. Smith, in West Forty-eleventh Street, with wealth, and beauty, and good family, and fine clothes.

We might use that other undefinable word, *tact*, and say that here we have the key; but then we must define *tact*, and that is pretty nearly impossible.

There was a time in New York when there seemed to be danger that wealth was to decide the question, and that the golden key was the great unlocker; but, fortunately for New York, there has arisen a more vulgar wealth, so vulgar that society is ashamed to make money the touchstone.

A certain respectability of family relations—some good old revolutionary-times name—the education of the family—wealth enough to live handsomely—the absence of any so-called disgraceful occupation—this combination, added to a desire for society, can almost always bring about what is termed a fashionable position. But even these I have seen fail, if unaccompanied by *tact*. Then again, while one man is kept out of society because his father was a shoemaker, another gets in, although his father was a tailor. Hotel-keeping and soap-boiling impede some, but are no obstacles to others. What can we say but that the goddess is blind, like Justice?

One vulgar man is kept out of society because he is vulgar. Another is let in, in spite of it. Moral qualifications go a certain way, but stop short. A pretty woman may behave very badly while she still lives under her husband's roof; but if she leaves that and behaves ever so virtuously, society, which received her under the first conditions, will cut her under the second. A woman of very doubtful manners, but of good old family, will be sustained and received as long as she is Mrs. Green Jones. But if Mrs. Green Jones marries, in her widowhood, Mr. Brown Smith, and Mr. Brown Smith is found to have had a previous wife, she is dropped like a hot potato. She is not punished for the sins which she committed, but for those which Brown Smith commits. A man will be received if he steals a million,

but not if he steals fifty dollars. A woman will be received so long as she commits her peccadillos calmly, and does not allow herself to be agitated, but if she shows a symptom of repentance, she is cut with "Oh, the horrid creature!"

These, you may say, are tributes to the decorum of society, and a part of the structure, that we should believe everybody to be good until we know him to be bad; but here again we are upset by the presence in fashionable society of many men and women who are known to be very bad, only they have some mysterious hold, nobody knows what, upon the fickle goddess.

With women, beauty, fine dress, and tact, will generally overcome any amount of vulgarity and doubtful honesty on the part of the attendant man. Sometimes, though rarely, a man proves to have enough insight into what makes fashion, to pull his wife in, although she may have neither talent nor desire for it. The case is not an uncommon one in New York, where you can say, "That husband is fashionable and successful; the wife is neither." It very frequently happens that you can reverse the sentence; for society is more in the hands of women than of men, and in this busy world of ours men have generally too much to do to make the money to care for the manner in which it is spent.

Certain charities become "the fashion," and live on that. Others never do, and languish. Certain great movements begin unfashionably, but roll on with such momentum that fashion feels itself compelled to join and fall in; as the religious followers of Savonarola, in Florence, finally brought into their ranks all who wore false hair and jewels, including poor Mona Brigitta (*vide Romola*), who threw in her "false front," and went through life baldheaded.

The capricious goddess is not insensible to worship. I have seen persistency work wonders. To be pachydermatous as to snubbings—to be undismayed by failure—to keep "putting in an appearance"—has often conquered her constantly stormed fortress. But yet, to add to the constant contrariety of the theme, if I were to advise a youthful aspirant for fashion, I should say, "Do not care too much;" for while it really aids one to care a little, in nine cases out of ten it defeats the object to be over anxious. Fashion hates an importunate beggar at her gates. I have seen well educated and clever people, with all the appurtenances of their class, come to the city of New York and give a party—nobody went. I have seen the same sort of people come and give a party—and the rooms would be crowded. No one, not even the initiated, could tell why. I have seen a beautiful, clever young woman a perfect failure in fashionable society, and I have seen a plain, stupid creature succeed. In fact, I consider cleverness of speech a great drawback to success in purely fashionable society; and the cleverest woman I ever knew was one who, seeing this, disguised her cleverness, and thus conquered society under an affected silliness, although she must have had a mean feeling of underhandedness in so doing, like those warriors who entered the beleaguered city in the Trojan Horse.

Margaret Fuller said: "To have unity we must have *units*." To have society I sometimes think we should have nothing but naughts. Those who are fond of punning might add: "And also naughtiness!" but, really, society is a great army, and the more humbly and quietly you put yourself in its ranks, the more sure you are of remaining there. I have known many fashionable positions injured by an attempt to be literary or artistic. A lady who had translated a book insisted that it injured her in the fashionable world.

Terpsichore is a favorite ally of Fashion, and many otherwise undistinguished people get in under her shield.

"Fanny, who are you?" said an acrimonious old lady to a new young lady at a watering-place.

"I am the acknowledged best dancer in New York," said Fanny; and the acrimonious old lady accepted the situation. The headless young men find their feet equivalent to any amount of brains, when a "German" is in progress. So there may be said to exist a gap in fashion's walls, through which crawl all sorts of creatures.

The passion for monsters, which used to characterize the goddess in the days of dwarfs and apes, can alone account for others that get in; while there still remain many in fashion's courts unaccounted for.

Having gained a fashionable position, hard-heart-

edness is an essential thing. If you would remain a leader, you must have the gift of exclusiveness; you must know when to say no. One conspicuous leader in New York society has scarcely any other talent than this; but it has kept her *salon* very select. Others, taking a more catholic view of the subject, consider society as many-sided, and prefer a number of different representative people to the representation of one set. Some houses are always agreeable and fashionable; others are fashionable and not agreeable. The fashion of New York has changed its front half-a-dozen times in twenty years, and has, perhaps, not improved. Twenty years ago, two ladies ruled it by universal suffrage. They ruled tyrannically, but well. They kept out many who were deserving of admission, but they also kept out many who were not deserving. The city grew too large for them, and they gracefully resigned the scepter they could no longer wield. I think it has been a loss; for anything is better than no head. "Under which king, Bezonian? Speak or die!"

Then came a curious medley; then another partial sovereignty; then anarchy; then a settling down; now a republic, tempered by an occasional assassination of some presuming snob; but, generally speaking, a rather more good-natured and easy rule.

It is not so difficult as it once was for a new person to achieve a fashionable position in New York. The question still remains—is it worth as much as of old?

THE CATHEDRAL AT RATISBON.

AMONG all the towns of South Germany there is, with the exception of Nuremberg, perhaps no one so crowded with monuments of mediæval history and art—no one about which cluster such pregnant associations as the quaint old city of Ratisbon. Like Florence, its streets still show the massive towers which in the early middle age formed the fortresses of its citizen nobility; and its museums and public buildings are rich in mementos of great men and great events long past. Travelers still smile with malicious interest at the sight of the "Golden Cross," the scene of a wayside intrigue of Charles V., which gave to the world the famous soldier and diplomat Don John of Austria. In the Public Garden a memorial temple tells that here lies the father of modern astronomy, John Kepler. Coming down to more modern times, we have in the old Council House the seat and the memento of the Diet of the Empire, which met here from the middle of the seventeenth century to the opening years of our own. And the curious tourist who cares nothing for historical details or dates, still lingers a day at Ratisbon for a hasty excursion in the neighborhood to the great temple of art and history—the Walhalla—or for a glimpse at the marbles and bas reliefs which adorn the handsome riding-school of the Prince of Thurn and Taxis.

But of all the monuments of the city none can compare in splendor and importance with the noble Cathedral, one of the most superb remains of German mediæval art and religious devotion. Three buildings on the same spot perished by fire before the present minster was founded, in 1275, by Bishop Leo of Thundorf. Slowly, from century to century, for nearly six hundred years, the beautiful building grew to nearly its present form; and in the name of the Moritzers, the most famous of its early architects, we have an interesting association with the companion cathedrals of St. Lawrence, at Nuremberg, and St. Stephen, at Vienna.

Early in the present century that reverent but enterprising spirit—a mingling of religious with artistic enthusiasm—which has set on foot such a general restoration of the noble remains of the old Teutonic glory throughout Germany, was earnestly directed to Ratisbon Cathedral. Some slight restorations of the interior were undertaken in 1836 under King Louis I. of Bavaria; but the erroneous estimates of the architects at that time prevented any attempt to complete the magnificent towers, for which the foundations of the building were thought insufficient. Later examination having removed this prejudice, the restoration was commenced in 1860, King Maximilian himself laying the corner stone; while the art-loving old King Louis I., the creator of Munich as it now stands—contributed 20,000 florins yearly from his private purse, and all

sects and classes united eagerly in promoting a work of such national and artistic moment. Under the skillful, yet thrifty management of the architect, Denzinger, and at an expense of some 400,000 florins, the towers have been carried up from a height of about 150 feet to their present graceful and perfect altitude of over 360 feet. The church itself is 286 feet in length and 118 in breadth, and contains, among the other rare and curious things which crowd its aisles and chapels, a bronze monument by Peter Vischer, the wonderful old artist-workman, whose masterpieces are a chief glory of Nuremberg. With further contributions, the Cathedral will be repaired and completed in its minutest detail—still to stand, let us hope, for many centuries—one more colossal harmony of "frozen music"—a lesson and a joy to coming generations.

FREDERICK S. WINSTON.

FREDERICK S. WINSTON was born in Utica, N. Y., on the 14th of October, 1806. He came to New York city in 1826, engaged in mercantile pursuits, and is now sixty-five years of age. Being a man of abstemious and correct habits, he is in robust health, and apparently good for many more years of active life.



FREDERICK S. WINSTON.

As President of The Mutual Life Insurance Company of New York his reputation is world-wide. He has been a member of the Board of Trustees since 1846, and in June 1853, was first elected president of the company, to which position he has since been annually elected by the unanimous vote of the Board. During his presidency he has labored untiringly to build up and establish upon an enduring basis the institution with which his name is so intimately associated. Its wonderful growth and solidity are largely due to his indomitable energy, perseverance, good judgment and devotion.

In 1853 the assets of the company were only two millions, but under his administration have been increased to forty-five million dollars.

Mr. Winston does everything he undertakes so thoroughly that he supervises every department of the business of this great corporation, even to the smallest details.

He is naturally conservative, and his views are eminently sound and safe. He has a massive head, well set on broad shoulders. He is large-hearted, generous and charitable to opponents. His decisions, always prompt, are characterized by wisdom, forethought and discretion.

As an executive officer and financier he probably has few superiors. He has placed the ineffaceable imprint of his character on American Life Insurance and the lessons taught by what he has accomplished will be heeded long after he has passed away.

STATUE OF GOETHE.

IN May, 1868, King Louis II., of Bavaria commissioned Professor Max Widmann to model a statue of Goethe for one of the public squares in Munich. The royal originator of the plan had decided that the Prince of Poets should be represented in classic costume, and holding in the left hand a lyre. No choice, therefore, was left the artist but to adopt this conception for his delineation of the poet in the very crisis of creative inspiration. In the execution of this statue he derived valuable aid from the excellent bust of Goethe by the Swiss artist, Alexander Trippel, to whom the poet had repeatedly sat during his second visit in Rome. "My bust turns out admirable," writes Goethe, on the 12th of September, 1787; "every one is heartily pleased with it. The style is certainly beautiful and noble, and I shall be perfectly content if the world should continue to think that I looked just so in life."

Certainly, among all busts of Goethe, this one sets in the clearest light and with the greatest truth and life of representation the genius of the poet, and copies of it are in process of execution in the grand ducal library at Weimar. Professor Widmann has performed his task with an artist's love, and given us an admirable ideal portrait of our great author; though, undeniably, a large class of our contemporaries might have preferred to see him in costume more in accordance with modern ideas and sentiment.

The bronze was set on its pedestal on Goethe's birthday, August 28, and stands an everlasting monument to the taste and liberality of the monarch to whom it owes its origin.

ITALIAN ART.

From Henri Taine's "Italy."

ALL Italian art turns upon this idea, namely, the resuscitation of the naked figure; the rest is simply preparation, development, variety, alteration, or decline. Some, like the Venetians, display its grandeur and freedom of movement, its magnificence and voluptuousness; others, like Correggio, its exquisite sweetness and grace; others, like the Bolognese, its dramatic interest; others, like Caravaggio, its coarse, striking reality; all, in short, caring for nothing beyond the truthfulness, grace, action, voluptuousness and magnificence of a fine form, naked or draped, raising an arm or a leg. If groups exist, it is to complete this idea, to oppose one form to another, to balance one sensation by a similar one. When landscape comes, it simply serves as a background and accessory, and is as subordinate as moral expression on the countenance or historical accuracy in the subject. The question is, do you feel interested in expanded muscles moving a shoulder and throwing back the body bow-like on the opposite thigh? It is within this limited circle that the imagination of the great artists of that day wrought, and in the center of it you find Raphael.

This becomes still more apparent on reading their lives by Vasari. The artists of that period are mechanics and manufacturers employing apprentices. A pupil does not pass through college and fill his mind with literature and general ideas, but goes at once into a studio and works. Some character, naked or draped, is the form into which all his sentiments are cast. Raphael's education was like that of other artists. Vasari cites his youthful performances, which are nothing but Madonnas, always Madonnas. His master, Perugino, was a saint manufacturer; he might have displayed this title on a signboard. Even his own saints are plain altar saints, poorly emancipated from the consecrated *pose*: they display but little animation, and when in groups of three or four each appears as if alone. They are objects of devotion quite as much as works of art; people kneel before them and implore their favor; they are not yet exclusively painted to please the eye. Raphael is to pass years in this school, studying the position of an arm, the folds of stuffs of gold, and a tranquil meditative countenance, before he goes to Florence to contemplate forms of greater amplitude and greater freedom of action. Such a culture as this is to concentrate all his faculties on one point; he is to think through forms as we think through phrases.



MOONLIGHT ON THE WATERS—SCHLEICH.

W. H. O. U.

THE CURSE OF HUNGARY.

JOHN HAY.

KING SALOMAN looked from his donjon bars,
Where the Danube clamors through sedge and sand,
And he cursed with a curse his revolting land—
With a king's deep curse of treason and wars.

He said: "May this false land know no truth
May the good hearts die and the bad ones flourish,
And a greed of glory but live to nourish
Envy and hate in its restless youth!"

"In the barren soil may the ploughshare rust,
While the sword grows bright with its fatal labor,
And blackens between each man and neighbor
The perilous cloud of a vague distrust.

"Be the noble idle, the peasant in thrall,
And each to the other as unknown things,
That with links of hatred and pride, the kings
May forge firm fetters through each for all.

"May a king wrong them as they wronged their king.
May he wring their hearts as they wrung mine,
Till they pour their blood for his revels like wine
And to women and monks their birthright fling!"

The mad king died. But the rushing river
Still brawls by the spot where his donjon stands,
And its swift waves sigh to the conscious sands
That the curse of King Saloman works forever.

For, flowing by Pressburg, they heard the cheers
Ring out from the leal and cheated hearts
That were caught and chained by Theresa's arts—
A man's cool head and a girl's hot tears.

And a star, scarce risen, they saw decline,
Where Orsova's hills looked coldly down,
As Kossuth buried the iron crown
And fled in the dark to the Turkish line.

And latest they saw, in the summer glare,
The Magyar nobles in pomp arrayed
To shout as they saw, with his unfleshed blade,
A Hapsburg beating the harmless air.

But ever the same sad play they saw,
The same weak worship of sword and crown,
The noble crushing the humble down,
And molding wrong to a monstrous law.

The donjon stands by the turbid river,
But time is crumbling its battered towers;
And the slow light withers a despot's powers,
And a mad king's curse is not forever.

VISSEGRAD, on the Danube.

HOW TO KINDLE FIRES.

FRANCIS TIFFANY.

WHAT a commentary on the reasons for the larger part of the failures in human life is offered us in the besotted way in which a stupid Irish servant-girl goes to work to make a hard-coal fire! What clouds of smoke, what blood-shot and weeping eyes! Look at the unhappy creature, crouching on hands and knees and blowing till her lungs ache and her cheeks crack, or mournfully pausing with a despairing howl to contemplate the black and sullen miscarriage. Then see her go at the task again, scooping out with her fingers and heaping up on the hearth the hot and dirty contents of the grate, only that the whole process may be started afresh and the same elaborate and foredoomed preparations be made for another failure! O the waste of time, the waste of material, the waste of patience—it is pitiful to behold it!

And yet all the while every rational being rejoices in his heart that the bungler's face is blackened and her eyes stream; ay, and that the fire persistently gets the better of her and "won't go." "Won't go!"—of course it won't. It would be dishonoring its Maker if it disobeyed His beautiful laws or subjected itself to the brainless obstinacy of such a mistress.

Why, the very matches in the safe find tongues and cry out shame on her. "Look at us," they seem to say, "see how we set to work; become a rational agent like each one of us. Heat is what you are after, and in quantity sufficient to ignite coal. You have had enough of it already to set New York on fire. Now, here lies the whole secret of the matter. We learned this secret long ago, and have acted on it ever since. It consists in obeying the law of degrees. A scratch on the wall sets our phosphorus burning; phosphorus burning sets our sulphur on fire; sulphur on fire sets our splints a-flame. Farther than this we matches can not go. But do not scorn our humble hint. Rise, in ascending series, from shavings to chips, from chips to dry pine, from

dry pine to split oak, from split oak to anthracite, and your fire will crackle and leap and roar in exultation. Every tiny spark will clap its little hands and snap out 'now you've hit it, Bridget!' And very soon you may sit down, clean and sweet tempered, to bask in the ruddy glow."

Kindling fires, of one kind or another, is a work at which we all of us have a great deal to do. Such expressions as getting up steam for our work, setting ourselves or others ablaze, creating a genial glow of domestic love, are no mere metaphors. A veritable process of chemical combustion lies at the basis of an eloquent speech, a heroic act, or a warm embrace, as inevitably as it does at that of a ruddy-glowing, heat-radiating hickory or anthracite fire. It is a matter of pre-eminent practical importance to know how to initiate this process effectually. For, look you at all that is demanded of us in this line. We have workmen to keep on the jump; sweet-hearts to fuse to the melting point; intractable ores to reduce in our mental crucibles; children to inflame with zest for knowledge and nobleness; bunglers to blaze away at in wrath; political parties, schools, congregations to rouse out of apathy and goad or inspire to patriotism, intelligence or charity. Now, there are philosophical ways and there are Hibernian ways of going to work at all this.

Every mass ignites the easiest at its most inflammable point. One would suppose, then, that the rule of common-sense would be to begin at this. But go into half the school-rooms in our land and see how this simple law is stupidly ignored; how the anthracite is studiously put at the bottom of the grate and the quick and tender-like pine on top. The most inflammable point in the mind of a child being his observing faculties, and the good Lord having made it comparatively easy to set him all-in-a-flame over the marvel and beauty of the concrete objects of nature, the first thing aimed at is to reverse the established order and insist on kindling him to a glow over the charms of barren abstractions. "Now, Johnny, my boy, we do not want you to have anything to do with three apples, three marbles, three birds. No matter at all about the apples, marbles or birds. Dismiss these wholly from your mind, for they are only impertinent obtrusions. The three alone, the three pure and naked, the three in absolute abstraction, this is what we want to warm you up on. On this rest the foundations of our beautiful science." Or, it is a lesson in grammar. "Now, Johnny, my boy, the interesting relations between nouns and verbs are to engage our thoughts. No matter about trout jumping at flies or terriers snuffing at holes for rats. Banish all such pictures from your mind. The lively interest they excite will expose your youthful inexperience to the delusion that rats and trout, jumping and snuffing, are the all-important subjects of consideration. Far from it. We want you to breathe the purer air of abstractions. Reflect on the noun as the name of things, and not on mere instances as cats or squirrels or rockerskates. Reflect on the verb as the name of an action or state of being, and not on sucking cider, tickling noses with a straw, feeling jolly. The abstract relation of things in general to actions or states of being—O, my boy, time would fail me to tell you how many great men have spent their whole lives in delightful contemplation of this."

Of course, Johnny's abortively-kindled fire soon begins to smoke. The little throat constricts with spasmodic grief and closes the damper, and out into the school-room pours the empyreumatic reek. There is an unhappy time all round. The eyes of the master smart with the irritating puffs, and remorseful or truculent Johnny is condemned as a stove that will not draw.

Will not draw! Look at the little urchin an hour later. He is watching his ingenious uncle taking a pump to pieces or mending the water-ram. He is visiting a ship or rolling-mill in company with said uncle. What a volley of questions he is fusillading out! How all-of-a-tremble he is to know a sloop from a schooner, an hermaphrodite from a common brig, a barque from a ship. See what a glow is reddening in his cheeks and how the sparks are snapping from his eyes! Then inform him you have a book at home that tells all about ships, and he will devour it from stem to stern, and make it stand out from kelson to sky-sail in the fire of his intelligence, like a vessel burning in a dark night.

But enough of the children. Are we adults handled any more rationally? Is there one of us who is not perpetually brought to desperation by being ex-

pected to get up a furious heat and glow to the very center all of an instant, without any regard to the ordained laws of combustion?

We sit down on bench or in pew to hear a lecture or a sermon. The peripatetic or the parson who is to address us has had abundance of time to get the fires roaring in his own furnace and the water jumping in his own boilers. In his excited imagination the country is already going to pieces; the human race is already half-annihilated through eating saleratus-bread; the sin of covetousness has already swamped the nation so utterly that men will sell honor and women purity with no other emotion than a chuckle of satisfaction that people can be found "green" enough to give Mechlin lace and corner-lots in exchange for such romantic sentimentalities. Now, no doubt, the lecturer or preacher is entirely right in the matter. I am an humble man, and go to him to get all alive about something that he sees more vividly and feels more intensely than I. So much I am willing to allow to the Alpine superiority of his talents and the Vesuvius of his emotional nature.

But—and here I enter my dogged protest—he has no more business to start me off at such a pace as he often does, than an engineer has to bump my head through a car-window or fling me over the back of a seat, by letting loose his train at a speed of forty miles an hour. I have a right to have my inertia respected. I have a right to get in motion myself so as to keep up with the train. Inertia is not a thing to be made light of. Was it not Newton who pointed out the fact that even the Great Author of the solar system had always taken this principle into consideration, and that this is one of the reasons why the vast machine runs so much to the comfort of the millions it is dragging round? I have never read his book, but I am told it is full of solid information, and might be perused with profit by all conductors, lecturers or preachers, who have a conceit in their heads that they can improve on the siderial methods.

It would be quite another matter if I were trying to hang back and become a mere dead weight. Just the contrary is the fact. I want to get in rapid motion, and to have my wheels whirl till the axles glow. I have no set prejudices, for example, in favor of saleratus-bread. I am open to conviction as to the devastation it has wrought. But kindle and inflame my imagination by degrees. Call up vivid pictures before my eyes of the women of Maine and New Hampshire looking lank as herrings and yellow as saffron. Make me see the saleratus actively eating holes in their teeth and reducing them to the scriptural condition in which "the grinders shall cease because they be few." Make me feel in sympathetic heart-burn how the indigestible compound is broiling on their stomachs. Lead me along, solemn and slow, with the mournful procession to the burial-ground, and there let me behold the maidens and mothers of those ill-starred States lowered into premature graves amidst the sobs of their alkali-be-reaved lovers and husbands and children. I am not a stone. I can weep, as well as the next man. I can be fired to take up arms and fight the devil, whatever disguise he may hide himself under. Prove to me, slowly, deliberately, cumulatively—for I am a man whose passions wait on his judgment—that that fatal and perfidious disguise is saleratus, and I'll do—I don't know what I will not do. I will head a mob and tear down Pyles' factory. I will rush into politics and carry the New Hampshire Legislature by *coup d'état* and enact, as Draconian law of the realm, "yeast-bread or death!"

Ignorance or defiance of the ordained laws of kindling fires! What miseries are we forced to witness on every hand from this? The smoke of their torment goeth up night and day. There is my bosom-friend, Tom Bellows, for example. A warmer-hearted fellow never breathed. But, all impetuosity, he thinks to bring every Jericho to the ground with one ram's horn blast, and scouts the slow processes of the modern siege. So, of course, he must fall in love after the same Boreas fashion. He did so, and with my pretty cousin, Alice.

Now, of course, his dearest object was to kindle a responsive flame in the breast of the coveted maiden. And, truth to say, he was a fellow a young girl might glow to her heart's core over, if time and the law of degrees were allowed for. But the hurricane of a chap frightened her to death at the very outset. He burst up like a volcano at her feet, roaring and flaming out of his enormous crater and pouring out rivers

of fiery lava. The whole thing broke upon her like an August thunder-clap. She suspected nothing till the peal burst. And then she trembled from head to foot. Of course she did. Alice is a timid girl. She has intelligence and affection in plenty; but one must woo and win her confidence, thaw her reserve, tempt out under genial sunshine tendril, leaf and flower. As well think to storm her love as to force the processes of a growing lily by setting the pot on a red-hot stove, in the infatuated thought that the stem can be made to shoot up a foot per minute, and the white flowers to open and the perfume to exhale before an hour has passed. Utterly unable to respond volume for volume to such tumultuous love, Alice came to dread poor Tom as she would an avalanche or a tornado, and actually fled from town. Tom learned a salutary lesson. But he is a reso-

filled their private vessels to bursting and provided them with a plentiful reservoir and a full head. Meanwhile your mind has been pre-occupied with fifty different things, and your tear-apparatus is as dry—"not to speak it profanely"—as an old leather-bottle. Still you are an amiable fellow. You want to sympathize, and, if they would only give you time and work on your feelings by degrees, you could sympathize. But no. You must turn your personal June-day, all in a minute, into bleak November. You must evaporate the surface of half an ocean, whistle up from the four quarters a moaning wind, gather the black clouds athwart the whole heavens, and pour down, down, down, in showers of deluging rain. Otherwise you have no heart.

An appalling position this to find yourself in! No heart! You begin to believe it yourself. The more

light it throws on the foundation-laws of human nature, and you will come to feel that not without a certain prophetic inspiration did grand old Plato say "Matches were made in heaven."

THE BLACK COOK.—There was that also in her sinuous yet malleable nature, so full of guile and so full of goodness, that reminded us pleasantly of lowly folk in elder lands, where relaxing oppressions have lifted the restraints of fear between master and servant, without disturbing the familiarity of their relation. She advised freely with us upon all household matters and took a motherly interest in whatever concerned us. She could be flattered or caressed into almost any services, but no threat or command could move her. When she erred, she never acknowledged her wrong in words, but handsomely



THE ISLAND OF UFENAU—LAKE ZURICH.

lute fellow, and does not mean to give up. He borrowed a book of me a while ago on the laws of combustion. I suspected at the time what he was after, and threw in a work on fly-fishing for trout, with the hope of impressing him with an adequate sense of the time and skill it often involves to get a rise from fish of a shy, sensitive, spring-haunting nature.

The evil inflicted by a wholesale disregard of all established laws of degrees probably finds, however, its most aggravating illustration in the tribulation brought upon us by that class of sentimental people who are evermore making irrational and exhausting demands upon our sympathies. Utterly unable to lock up any troubles in their breasts, the moment anything afflicts them, these people must insist upon falling into your arms, dropping their heads upon your shoulder and sobbing it out upon your compassionate bosom. It is no fair match. When you encounter them they are already under full way. Their woes have thoroughly desolated their hearts and active secretions in their lachrymal glands have

you try to feel touched the more insensible you grow. Your eyes seem choked with sawdust. Your futile efforts pain and exasperate you. A horrible reaction sets in. A kind of diabolic possession seizes hold of you, under which a fiendish joy emerges in your consciousness that your tormentor is so badly off; nay, imp-offspring of some Tartarus blacker yet, a secret buoyant hope that there is still more and worse in store for her.

"Go to the ant, thou sluggard; consider her ways and be wise." Capital advice this for the lazy, lazaroni drones of an oriental land! But in this head-long accident of ours we want another proverb. Go to the match, thou topsey-turvy wrong-end-first; consider its ways and be wise. The match is demure and modest. But, in its thoughtful way and with that best of all enforcements, a good example, it impresses the lesson which you most deeply need. Like all the greatest teachers, it but flashes a single suggestive hint, but that hint leads on to endless revelations. Sound that lesson to its deepest depths, act in the

expressed her regrets in a pudding, or sent up her apologies in a favorite dish secretly prepared. We grew so well used to this form of exculpation, that, whenever Mrs. Johnson took an afternoon at an inconvenient season, we knew that for a week afterwards we should be feasted like princes. She owned frankly that she loved us, that she had never done half so much for people before, and that she had never been nearly so well suited in any other place, and for a brief and happy time we thought that we never should part.—*W. D. Howells.*

THE ISLAND OF UFENAU.—Our illustration gives a view of the island of Ufenau, in Lake Zurich, Switzerland; the burial-place of Ulrich von Hutten, one of the early martyrs who suffered for the cause of Reformation. In 1523 he fled to Ufenau, where he died from the results of the persecutions he had endured. His grave is just in front of the quaint little church, which appears above the trees, on the right, in our picture.



MARIE ANTOINETTE—PAUL DELAROCHE.

1901

THE POET.

From the German.

AWAY with hesitation!
The world is fair and good!
What means this lamentation
In ever dismal mood?
What mean these tears undrying—
This pain so sweetly keen—
This yearning and this sighing—
These griefs of sick sixteen?

Our ears are stunned with tidings
Of quarrel, hate and rage,
With weary bitter chidings
At this our wretched age.
Dead is the light of story
Which once in legends gleamed,
And, sad, we mourn the glory
Of dreams our childhood dreamed.

And looks the time so coldly—
The world so sunk in night—
What then? Why bear thee boldly,
And battle for the right.
No time for chanting sadly
Dull litanies of pain;
But time to combat gladly—
To be a man with men!

If anxious doubt and longing
Oppress thy girlish heart,
Then up! and 'mid the thronging
Of life take living part.
Then prove, with actions fitting,
Thy heart's impulsion strong.
Who acts not, voiceless sitting,
Shall sing no poet-song.

Still shine God's stars in splendor
Far over land and sea;
Still faithful hearts and tender
Are beating strong and free.
The world shall not undo them!
To deeds, both brave and great,
Thy song shall nobly woo them.
Lo! there thy poet-fate!"

—Charles Carroll.

PEN SKETCHES FROM A BERLIN SKETCH-BOOK.

I.—MOTHER KRANZLERN.

FLICKERING lamplight, storm, rain, snow—everything drifting in wild confusion in slanting, wavering lines; pedestrians bending forward in combat with the gale, holding on to their hats, and bothered by the folds of their cloaks and havelocks getting between their legs; umbrellas creaking and bulging out in strange, melon-like shapes; the very cab-horses with fluttering manes and tails dragging the rocking vehicles behind them—the whole mirrored on sidewalks and quays in glistening black-edged puddles. No cool refreshment for the eddying stream of people pouring, excited, out of the theater, where innocence, as usual, has come off victorious after long and hard struggle. The falling curtain has shut in the sweet mystery of the stage. Inside there the piece is over, but only to begin afresh out here in storm and rain. There stands poor Innocence, hesitating, while Intrigue and painted Vice get into their satin-cushioned carriage. She tries to pass, just as the horses start, and the rattling wheels with their gutta-percha rims bespatter her with mire, as if in scorn. A few tears, perhaps, well to the poor thing's eyes, which only five minutes ago smiled so gladly; but she brushes them indignantly away, for her heart is still throbbing with the eddying tide of its former ecstasy. A moment more she stands deliberating, then starts up blushing, and drifts before the rain and the gale—rather than walks—homeward, where in her little garret-room she conjures up once more her blissful visions, and with so firm intent that they glide gently over with her into the land of dreams.

Such was the picture which passed before my mental vision as I, one night, stepped out of the Friedrich Wilhelm's Theater; and I was still dreamily following out the train of thought engendered, when a young man, with long, light hair, stepped up to me, and bowing modestly, said:

"Are you going to the brewery, doctor? Would you allow me to accompany you? I should like to beg your advice in a matter of importance!"

It was a young musician, whom I hardly knew except by sight, and was therefore a little surprised at his address. But his strangely nervous and excited manner had often attracted my attention, and the few words we had once or twice exchanged (he knew

me, in some way or other), had showed me that he was one of the thousands of young men who are painfully living along in every great city, dreaming of honors, riches and position to come. Poor fellows! So I assented; and a few minutes saw us sitting in the great hall at the brewery, at a little table in the corner, where, spite of the distracting racket of rattling beer-mugs, and the confused roar of thousands of voices, he, hastily and with trembling lips, laid his request before me. It was as I had guessed—his patience was at an end—he was burning for notoriety. The theater—he was a composer—enticed him with its treacherous smiles—and he was dreaming of an opera which should run uncounted nights.

"A text," said he drumming with his long lean fingers on the table, "A good serviceable text, from an author of repute, and I am a made man!"

I knew by experience how useless is the warning voice of dissuasion in such cases, and promised to keep him in mind if I heard of anything. Then I let him go on building his air-castles, and sat gazing wearily at the turmoil and confusion of the great saloon, as he talked on without stopping, about himself—and still himself—and his towering plans, like all young and ambitious people. Storm and rain seemed to keep up the game unwearily outside; for the new comers shook themselves, and stared around with dazed eyes as they wiped the glasses of their spectacles or whisked the water from their hats on the floor. Among them was an old woman, who lingered awhile in the corner by the door, to lay off her wet shawl, and then stooped to take the covering from her big basket. It was one of the countless wandering cake-women, popularly called by the specific name of "Mother Kranzlern," which all, without objection, recognize and heed. I had known her for years, and often seen her, even in worse weather, come into just such establishments. Why should the thought come into my head just then, for the first time, that it was cruel business to send out an old lady, clearly an invalid, into such weather? Painfully carrying her great basket before her, she made the rounds, and found plenty of custom. I had always been one of her best customers for a sort of English biscuit which tasted good with my beer. Why did she not make for me to-day, as usual, with her sad little smile? Had she not seen me? I had to call to her; and at last she pushed through to our corner, as she was wanted at a neighboring table.

"Are you not going to sell me anything more, Mother Kranzlern?"

"Ah, doctor; why I didn't see you," she replied, with embarrassment.

"By the way, don't you know that it's very imprudent for you to not to keep indoors in such weather—at your age?"

She only shrugged her shoulders and said simply:

"Ah, doctor, you know how it is."

What a depth of meaning in these few words! I looked over at the young musician, to see what impression they had made on him; but he was reading the *Neu-Preussische*, whose great folds concealed his face.

"Hasn't your son got to doing anything for you yet?" I went on, as she was handing out my change. She shook her head and answered:

"Not yet."

"Why," I continued, "he must be a good big fellow by this time."

She took up her basket and said, as she moved to go:

"Yes, doctor, he is still—my son!"—and, as she turned round, I detected a glance of singular gentleness which rested for a moment on the mighty sheet of the aristocratic party.

For a moment I looked thoughtfully after her, and said, half to myself:

"That old lady, out in such weather—it's a shame!"

The young composer must have caught the words, for he folded the paper, ran his hands hastily once or twice through his long hair, and said, without looking at me:

"Yes, it is a shame! A good serviceable text from an author of repute, and I'm a made man!"

It had not occurred to me that evening that I had exactly what he wanted, and a chance to bring in another ambitious youth into the bargain. A young author, equally unknown, was on the look-out for a composer for a text. I brought them together; and it was droll to stand by and see how hard each

found it to hide his conviction that he was making a great sacrifice to the other. But neither could wait, so they made their agreement, and from that period they met, at fixed times, to—squabble. I had almost forgotten the matter, when I was reminded of it by the re-appearance of the old cake-woman, whom I had not seen for a long while.

"Where have you been all this time, Mother Kranzlern?" said I. "You haven't been ill, I hope?"

"Not I, doctor," said she, with her sad smile; "but my son has been at death's door."

"Ah," answered I, compassionately, "and what was the matter?"

"He worked too hard, and had a violent attack of nervous fever. Four weeks have I sat by him; and it was awful to hear him wander."

"What's he about now, Mother Kranzlern?"

"Why, you know—he's doing something for the theater," answered the old lady, after some hesitation.

"Really?" said I, surprised, and suddenly seeing a vision of the *Neu-Preussische* before my mental sight—"so that young man was your son?"

The old lady nodded, and her eyes lit with pride; while mine were veiled with anxiety.

"He's always talking about you, doctor," she continued, after leaving me time to get over my surprise; "and you were always so kind with me. If you could gratify a poor mother's wish, and come and see him some day?"

I gave a silent assent, and then asked:

"Is it your wish, or his?"

She seemed to understand me; for she answered, calmly smiling:

"His, but it would be a great favor to me."

Next day, after dinner, I was there. The little house was simply furnished, but not poverty-stricken; and in a snowy-white bed lay the young composer, whom his incautious thirst for glory had almost sent to the realm of shades. He looked like one himself, so transparent was his always pale complexion. As on a former occasion, he was still fingering restlessly on the coverlet, as he answered, to my inquiry after his opera:

"O, it's getting on. I have been working at it all through my illness—it's getting on. If the text were only better."

I could not help smiling, as I rejoined:

"Well, perhaps the author will let us make a few corrections."

"Ah, doctor, if you would only do that"—and his face lit up—"I should have nothing more to wish for."

Then he closed his eyes wearily, while mine, after a hasty glance round the room, came back and rested on him.

"I know what you are thinking of," he went on, rising a little in bed. "People are so hard, and have so often wounded me with their joking—and my poor old mother knew it—and it was her wish—her wish—that we should not know each other in public."

I was silent for a moment, not even surprised that he had guessed my thoughts. Then I said, compassionately:

"So she used to trot about, through all sorts of weather, picking up the means for your education, penny by penny?"

"Yes," he assented with a melancholy nod, "and would not let me play for dancing, because I was too delicate, and got me everything—everything I needed, and I—did not recognize her when we met among strangers! Then came my illness—God sent it—I know it. Then I saw, by her unwearying care, what mother's love means; and I was ashamed of myself. Don't be hard on me. When I get well, I'll change all that—and I swear to you, if my opera takes, as Heaven grant it may, I'll bring her into the brewery on my arm, in triumph, and hug her before them all, and she never shall go out into the rough weather again—I swear to you!"

"Keep your oath, Berger," said I, touched, and holding out my hand, "and you will never be the worse for it."

Two months later, the little opera was done, and the young composer set himself earnestly about getting it on the stage. Watching and waiting, varied at intervals with golden dreams—then came the disappointments. Two managements coldly refused the little work. Who does not know the difficulty of first steps in every art-career! In the depths of despair, Berger came to me for aid. Again it chanced that a

favorite artist wanted a couple of little things for his benefit, and I told the composer that this was the best way for unknown authors to get before the longed-for foot-lights. The actor—a personal acquaintance—bestirred himself; the operette was read and accepted. Then came the rehearsals with their great vexations, and little, inspiring, pleasant incidents; and then—the long-looked-for, yet dreaded day of first representation. The house was crammed; and the first of the four little novelties which, with the favorite character of the beneficiary, had drawn the audience, was hissed. During the second piece, which seemed destined to a like fate, I met the young composer behind the scenes, and was glad to see that his usually pretty stout self-consciousness had utterly failed him; he was half-dead with anxiety, and leaned trembling against a slide.

"It will fail; it must fail—I know it—the text!" cried he despairingly, and trembling with excitement.

I pitied him, and said, consolingly:

"Have you conscientiously done your very best in the thing, Berger?"

"I've put my heart's blood into it, doctor," said he, emphatically.

"Well," said I, "then let it go—anxiety won't help it; trust in God and remember your promise."

A workman, passing with a dusty rose-garland of pasteboard and laths, came between us and parted us. I went back to the audience, which was clamoring for the fall of the curtain. The humor of the house was far from re-assuring, and I began to be anxious for Mother Kranzler's son. But who can answer for the public of a great city, and at a first representation? It had just condemned two by no means obscure authors, who had given it many a pleasant hour, and now came the turn of the third piece, our little operette. For the twentieth time the bill was consulted. "A pretty title; but who is Berger?—what's Berger's name?" No one knew him. Had the many-headed monster an instinctive feeling that here was the whole career of a talented young fellow trembling on the chance of a good-natured laugh—a couple of rounds of hearty applause? In the very first numbers it was clear that the audience, all over the theater, had got into the humor for enjoying itself. "Bravo!" "Da Capo!" could be heard here and there, and faces began to clear up. Then came the prima-donna, a hearty favorite, with a merry, vivacious air, which took amazingly. The fate of our little piece was settled, and I went, delighted, behind the scenes, to see my protégé. He was still in dread that things might change; but now came comfort from all quarters.

"All right," said the tenor, as he passed. "We've done the job."

The manager came up a moment, saying, jestingly: "Where's your tail-coat, Mr. Berger? As soon as you are called for, out you go and up goes the curtain."

The blissful youth beamed with delight.

"Is your mother here?" asked I, directly after.

"I don't know," said he, still listening anxiously to the sounds from the auditorium; "she said she wouldn't come for anything in the world; but I fancy she is here—on the sly!"

The finale began and ended brilliantly. The artists were called out, and then a voice or two was heard calling for the composer. The crowd took it up, and in every key was heard the stormy cry for "Berger! composer! composer! Berger!" The tenor and the prima-donna took the trembling youth between them and drew him on the stage; and as the great curtain went rustling up, I leaned indiscreetly forward in my anxiety to see if, in the dark mass of people, I could not pick out the one point where,

among the thousands, a faithful old heart was beating loudest of all in unison with his.

Half an hour after, the last loiterers had quitted the theater, while the manager still stood chatting with a few critics and dilettanti by the box office. I stood in the little group, as Julius Berger, beaming with happiness, tried to pass, with a bow. The manager noticed him and called him pleasantly to join us. "I will do my best," said he, holding out his

the draught which blew through the corridor towards the street.

"It's his mother," said I, turning to the manager; for I felt that this moment might do him more good than any other commendation whatever—"his mother, a fine old lady, who has worked for him night and day."

"Glad to hear it," answered the manager, "he is a good son to her, too, and we'll set him on his legs."

The little opera was given fourteen times in the year, and brought its composer a position as orchestra leader in another theater. Mother Kranzler has dropped her cake business. She has found the repose she had earned so well. But even now, no wind or weather stops her, when she has a fancy to see her son wield the little black baton. For her, that is the main point in the whole business.

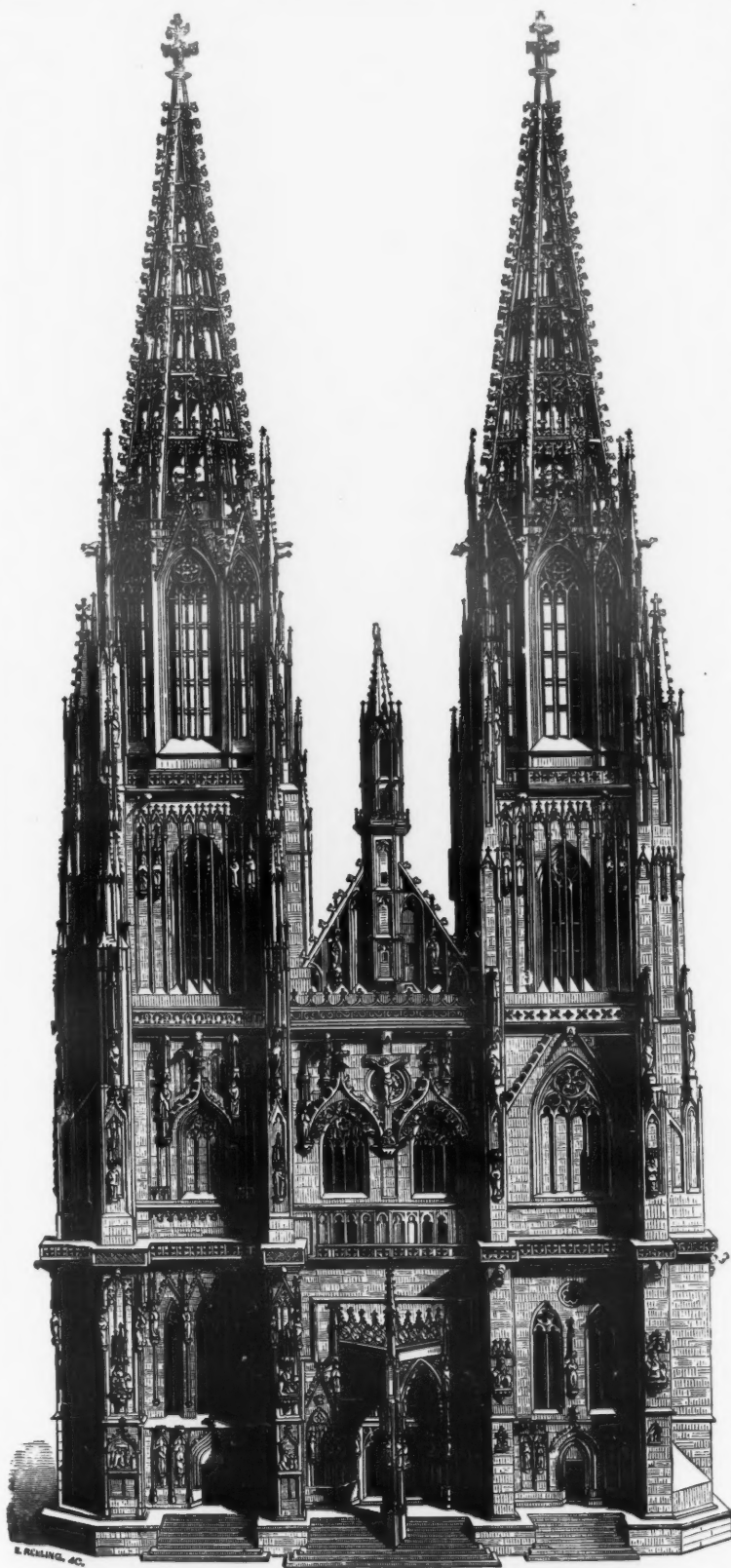
OUR BOOK TABLE.

WHEN Mr. Howells, from his pleasant, dreamy half solitude on the Venetian canals, sent us the charming sketches which have made his name a household word in New England book clubs and at New England firesides, he, perhaps, gained a little less credit than he deserved from the very abounding richness of his subject. So many picturesque associations are entwined with all our notions of the Queen of the Adriatic—even the untraveled among us are so ready to fancy the solemn old City of the Lagoons the very embodiment of all that is gorgeous, stately and romantic, that it did not seem very surprising that any one, with a fair education and a pair of eyes in his head, should write an interesting book about Venice, its canals and its palaces. The error lay in overlooking the fact that, to write a thoroughly good book on any subject, however rich and suggestive, the author must be in sympathetic relation with his theme. The object seen must meet a fine and subtle receptivity in the seeing eye and apprehending spirit. To write well of Venice, one must *feel* Venetian. When from the solemn glories of St. Mark's and the Canal Grande, from the sunset splendors of the Lagoon and the shuddering mystery of the Ducal dungeons, the author took flight westward, to make his nest, this time, among the salt marshes and tide-flats of Cambridge, Mass., his ill-wishers (if he has any such) might have chuckled to think that here, at least, his wings would be clipped. Pleasant as many good men have found the region, there is little of evident poetry or facile picturesque in the level and unattractive localities about the Back Bay, West Boston Bridge, and the "Port." The fast-disappearing slaughter-houses of Brighton are still in literal ill odor with their suffering neighbors; and even the classic districts of old Cambridge itself are more noted for their persistent mud during one half the year, and dust throughout the other half, than for boldness and variety of natural feature, or richness of cultivation or adornment. Nor does the daily life of a Cambridge professor or magazine contributor, however beautiful in moral regards, furnish a very large field for the sensational element. But from these prosaic materials Mr. Howells has extracted a surprising amount of "sweetness and light." It is the old Kantian theory over again—the visible object insignificant; the perceiving, forming, organizing spirit—the *synthetic imagination*—everything.

For him the simplest *motif* has meaning—the poorest, most commonplace element of his everyday incomings and outgoings is fraught with beauty and suggestion. The dulllest ride in a Boston horse-car, the most tedious tramp over the dusty roads, and through the Milesian "piggeries" of that high-flavored region, the "Lower Port," becomes, under the magic of his subtle fancy and delicate, all-pervading humor, a poem or a comedy. Even the annoying details of suburban life and housekeeping are subordinate to this appreciative and creative power of the imagination. Viewed through the rose-tinted glass of his mind, they fall into graceful idylls, or dainty pictures, in which one hardly knows whether to prize most the earnestness of purpose and keenness of observa-

tion which underlie his fun, or the sparkling wit and exquisite delicacy of expression which light up and adorn his sobriety. If we were glad to have these light but savory dishes served up to us by courses in the pages of the "Atlantic," we are none the less obliged to Messrs. Hurd & Houghton; for now setting them all on the board before us at once—a veritable *souper fin*—in their neatly printed volume, "Suburban Sketches."

But it is not every one whom we can trust to see things for us; and, when the external features of the picture are sufficiently striking or suggestive without obtrusive comment—when we ask rather for facts or details, as materials for our own elaboration, unelaborated by the narrator, it is often pleasant enough to get a friend, in true traveler's style, to "only speak right on, and tell us that" which, he himself has seen. Of such lively and faithful, though unimaginative, verbal photography, the Hartford Publishing Com-



FACADE OF RATISBON CATHEDRAL.

hand. "It's a very pretty start—now go about something bigger. You can draw your percentage the day after each representation." The other gentlemen, too, were profuse in compliments, which he seemed to only half hear, while his eye wandered restlessly through the long, dim corridor.

Yes! there she stands in her old outlandish cloak, with the plain cap on her gray hair, in the darkest corner, as timidly as a servant-woman waiting for her employer. I watched him keenly. He saw her, and, thank Heaven! rushed boldly up to her, drew her out into the light, and fell sobbing into her arms. She, too, wept and stroked his long hair, ruffled by

pany have given us a good specimen in another book of travels, "Cuba with Pen and Pencil, by Samuel Hazard"—a curious pendant to "Col. Knox's Russia"—there the rugged vigor of youthful northern barbarism and nascent development—here the effete and tropic languor of an over-ripe and degenerate civilization. The author's style is not polished nor correct, but shows rather the hearty directness and freshness of the soldier and man of action than the studious accuracy of the scholar. He is sometimes a little puerile, and occasionally indulges in rather more slang than we could wish in a book designed to outlive the ephemeral fortnight of the hotel reading-room or the book club. But his observation is quick, minute, and accurate, and his pictures of the pleasant, lazy, sensuous, good-natured Cuban life and gorgeous island scenery are vivid and photographic. His naïf and ever-recurrent admiration for the brunette señoras is outspoken, but respectful and in good taste, and in thorough keeping with the ideal of the impulsive but well-bred Southerner. We put down the book with the impression that Mr. Hazard must have been a cheerful, talkative, kindly traveling companion, and a feeling of regret that it was not our fate to bear him company in his breezy rides over the smiling Cuban hills, or his delicious sauntering through the odorous and starlit gloom of Havana *alamedas*.

In Messrs. Appletons' new publication—"Life and Nature under the Tropics"—we plunge, at a bound, from the refinements of Creole civilization into the wildest desolation of the South-tropical forests and streams. In the Summer of 1867, a scientific expedition, originating at Williams College, started for South America, the authors, Messrs. H. M. and P. V. N. Myers, being among the number. A portion of the company, landing at La Guayra, in Venezuela, passed up the Orinoco, over to the head-waters of the Rio Negro, and down that river to its junction with the Amazon at Manaos. The other party, landing in Peru, visiting Quito, and, crossing the Andes, within full sight of Chimborazo, came down by the Rio Napo and the Amazons to Pará, at the mouth of the mighty stream, where they rejoined their friends. The merit of the book lies in its minuteness of detail on the various matters of science and natural history contemplated in the expedition; in its freshness and directness of description; and in the frank, manly simplicity and enthusiasm of the young authors. The brevity and unpretending plainness and clearness of the style is no slight credit to youths at an age and under circumstances popularly supposed to foster very different qualities. It would be impossible to give even a slight idea of the bewildering mass of curious, wild, and interesting fact and observation contained in this excellent little book. Impassable forests, sullen lagoons, and desolate llanos, mighty rivers, savage and frowning cordilleras, gorgeous and curious birds and beasts, swarming and pestilent insects, privation and adventure, picture and romance, superstition and barbarous rudeness—such are the staple features in the panorama of South American travel. It is clear that the young travelers found their journey by no means all play; they had occasion to bear themselves manfully in many a perilous strait—many a vexatious and trying predicament. We can heartily congratulate them on the perseverance and pluck which carried them through, and to which we are indebted for another pleasant book of travels.

One more "rashly importunate"—one more wandering Peri knocks at the gate of the poetic Eden, only, we fear, to be turned back till she bring the talisman which alone can gain her entrance. Mrs. Mary Bayard Clarke, a lady well known, if we mistake not, in Southern, especially in Washington literary circles, sends us a poem—"Clytie and Zenobia, or the Lily and the Palm"—founded on the incident in Palmyrene history of Odenatus' assassination by his nephew Maecius, and the assumption of the throne by Zenobia. The lady has adopted a Byronic metre, which, under a master hand, may glow with life and force, but not otherwise. With her own not very imaginative treatment, and with the frequent prosaic and unpleasantly commonplace character of the language and rhythmic construction, we are reminded less of Parina than of Priscilla; to put it more plainly, the little poem, spite of some smooth versification and an occasional high-colored and graceful description, is apt to run into school-girl insipidity and doggerel. The minuteness of her analysis of womanly character is not warranted by the originality or brilliancy of the thought; and the philosophic coolness of Odenatus' patent flirtation with Clytie, under the face and eyes of his majestic queen, though it may be historically accurate, is psychologically improbable in the highest degree. The little book is beautifully printed by Messrs. E. P. Dutton & Co., and we are forced to spend on the form of the publication that commendation which we must reluctantly refuse to the matter.

Among the late contributors to the poetic literature of our language none perhaps deserve higher consideration than William Morris. The earlier productions of this poet, published some ten years since, neither received nor indeed merited any degree of public favor. When, after some years of silence, he made his appearance once more, he came full armed, and astonished those who had already consigned him to the oblivion of unsuccessful poets, with his "Life and Death of Jason," a work that at once commanded admiration for its varied excellence and matured poetic beauty. Since then Morris has written fast and well. The third volume of his "Earthly Paradise" has just issued from the press of Roberts Brothers. Under this odd title Mr. Morris has collected a number of exceedingly interesting poems. They are stories taken partly from the old Norse legends and partly from the Greek mythology.

Among the latter are The Story of Atalanta—The Love of Alceis—The Adventures of Hercules in his quest of the Golden Apples of the Hesperides—The Exploits of Perseus: his slaying of the Gorgon and his rescue of Andromeda, and many another tale that seemed dry and barren enough to us when they were read in college by the aid of grammar and lexicon, but which, translated by Mr. Morris' magic pen into delightful verse, and decked out in glowing language and enriched with every subtle grace of poetry and felicity of expression, are more charming than the stories of the "Arabian Nights." These books contain material to furnish many a delightful hour. They are in spirit similar to Tennyson's "Idyls of the King," and in form quite as poetic and beautiful.

"The Snow Man" of George Sand, translated by Virginia Vaughan, and published by Roberts Brothers, is handed to us too late to say more than this—that it is a fascinating book, excellently translated, which, once picked up, must be finished.

ART.

CONTINUING our walk up Broadway, as proposed in our last number, and, turning in at Snedecor's, our eyes are first attracted, on entrance, by a late work of Coleman's, "The Regatta." It is a hasty effort, and looks as if painted to order, as a souvenir of the event, for one of the many wealthy yachting men interested in the competition. Something of Coleman's old power in treatment of space and atmospheric distance is still perceptible; but the coloring is cold, and the handling thin and careless. The water, in particular, is sketchy and conventional, and the whole picture greatly wanting in that rich pervading glow of light and delicacy of tone which used to be a noteworthy trait in this artist's work. An Alpine scene, by Lindar, is boldly and skillfully drawn, though somewhat hard and commonplace in the execution and color. Wier's "Lago Maggiore" is too opaque and porcelain-like in surface, but is excellent for its dazzling, blinding glare and hot, fierce haze of noon-day Italian heat.

Two or three cabinet bits, by Pécrus and Caille, remind us of the better work, of which we have lately seen so much, by Plassan and others. The present specimens are carefully painted, but are a little poor in color, and not remarkable for force of invention. "The Atelier," by Chavet, however, is spirited and well painted, in this artist's well-known style. Weber has a good landscape, and Victor Nehlig a couple of figure-pieces, one of which, "The Court Fool," is life-like and humorous.

We miss from the gallery some good bits, by the Smillies, which were, till recently, on the walls; their place has been taken by a variety of color-prints and tinted photographs. One of these, "The Cottage Porch," is really charming for its rich profusion of interlacing foliage, and its delicate tracery of leaf, and twig, and flower, set off by—rather than setting off—the tasteful architecture of the rustic Gothic porch itself.

The Derby Collection has come and gone—in the good, legitimate way of bargain and sale. We earnestly hope that Mr. Derby has reason to be content with the material results of his art-venture, so much more valuable to our higher interests than all the rich-freighted galleons—all the purple and fine linen—the silks and spices—the frankincense and myrrh that ever were wafted from Tyrian havens or the shores of Araby the Blest. In most of its material, the collection did not, perhaps, rise above mediocrity; but even that mediocrity was pregnant with instruction for our own artists and art-critics. We have no inclination to exalt the *genre* school; but, if we must have *genre*, it is well to have it thorough and good of its kind. Much of the work in this line in the present—or past—collection was highly interesting from the amazing labor and mechanical skill—often from the taste, spirit, and invention—it displayed. The large picture of "Sheep," by Jacques, was a wonderful bit of conscientious but spirited and vigorous imitation of fleecy life—realism could no farther go. Chaplin's "Girl Teazed by Amorette" had a grace in drawing and a fresh naïveté in the conception singularly at variance with the heaviness and opaqueness of the color. In this respect, the author has rather gone back since his well-known "Girl Blowing Soap Bubbles" in the Luxembourg. Hof's picture, "The Unexpected Return," which brought one of the very highest prices at the sale, seemed to us a clever picture, but certainly—in the resulting figures of the auctioneer's list—overrated. But rich coloring and crisp handling of stuffs, furniture, and accessories, are evident merits, and meet the wants of every-day picture-dealers and collectors.

Out of the wilderness of good or mediocre matter claiming notice, in the three or four closely packed rooms, our memory returns with a certain persistence to settle on the three, to our thinking, representative pictures of the lot. "The Harvester," by Bouguereau, may stand as a fair type of the facile grace and rather superficial sweetness of this favorite artist. In all higher requisites of vigorous execution and lofty conception or feeling, it was, spite of the high price it brought, far inferior to the two between which it hung—Merle's "Washerwoman" and "The Potato Harvest" of Breton. Every one who has visited the Luxembourg will remember the exquisite pathos of Merle's masterpiece—"The Beggar Girl," with her extended hand and heart-breaking appeal of wan and tear-suffused eyes. There lies the whole magic—the one central point of expression. In color, this artist is often hard or even muddy—in drawing, he has many equals, or even superiors, though "The Washerwoman" is very beautiful for simple grace of attitude—but no man in Europe stands his peer for this wonderful power of expression in the eyes—for the touching glimpses he gives us, through those windows of the soul, into the endless possibilities of tender, or pensive, or pathetic feeling within.

Very different is the third picture, by Breton, "The Potato Harvest." No such evident sentiment here—no sinuous grace of line—no dulcet flush of youthful tint, or budding richness of girlish contour—but hard, stern realism in every stroke. Yet, to the thoughtful appreciation, what a dignity and impressiveness in the grand, simple outlines of this unpretending group—the very song of labor—the poetry of toil! And, then, how firm and effective the artist's touch—how strong and thorough his modeling, and how beautifully, lest we should lose the lesson by our carelessness, he has consecrated the whole poem by the warm flush of the sunset sky and the rich, harmonious, pervading tone of which Breton, more than any modern painter, seems to hold the key! The picture sold at a figure as much below one or two of the more evident favorites, as it should have been above; but when the great master shall have passed away, what sum will his pictures bring?

But the pictures are gone—and our benediction goes with them—as it equally awaits the æsthetic speculator who, for no matter what interested ends of his own, shall, in future, bring us as good or—if it may be—better work from the other side. With the outcry against Mr. Derby as covetous and unpatriotic for speculating in foreign pictures, to the detriment of native artists, we have no sympathy. Protection may be good policy or no, in the ordinary channels of trade, but it has no place in the free and open mart of artistic production. The only way for our artists to compete fairly with their European brethren is to paint better pictures. We want the best European work, not merely here and there, in chance glimpses and by infrequent occasions, but everywhere, at every time, and at will—not only as a luxury for the present, but as a stimulus and instruction for the future.

MUSIC.

THE great army of music-lovers is, and probably always will be, arrayed in two contrasted camps. The one might, for want of a better title, be designated the emotional school—the other the intellectual. The one, in a general way, is represented by the Italians, the other by the Germans. Personal taste and temperament will always be the influence which determines individual preference for the one or the other. The liberal student of æsthetics will strive to recognize the merits which inhere in each, corresponding as they do to broad and primal elements in human nature, and to guard by a generous culture against narrowness or exaggeration in an exclusive devotion to either. The former clearly appeals to more evident principles and more general phenomena than the other. As its laws are drawn more directly from every day observation of ourselves or our neighbors, so its influence is far more immediate on the superficial and average characteristics of humanity. Melody and rhythm are its main features, and these are elements which have validity, in some form and to some degree, among all races which have attained any tolerable degree of civilization. However jarring, incoherent, or discordant may be to our ears the twanging and strumming of the Chinese fiddle or the thunder of the Egyptian *tambouka*, it is clear that mild-eyed mandarins and bearded dervises find in these simple instruments a sentimental charm—a nervous and emotional stimulus—akin to that which the European opera-goer derives from the strains of Auber or Donizetti.

With the progress of culture in modern nations, the exclusive value of melody yields to the growing influence of harmony; the ruder rules of early musical composition develop into the difficult science of counterpoint. The simpler component of *tune* blends with the more complex phenomena of composition—of light and shade—accord and discord—masses and contrasts—in short, all the varied and intricate musical elements which go to make up that triumph of modern art—the symphony. It would require an essay to thoroughly point out how and where, in the appreciation of such work as this, the intellect takes prominent and indispensable place. Those who are familiar with the doctrine of *unconscious thought* will feel little hesitation at admitting a probable or actual effect of the highest forms of musical composition on the intellectual side of our nature, as the more evident and popular music clearly reacts on the fancy and the emotions. It may be evident, without extended discussion, that the element of comparison, arrangement, relation—so essential in the art of thorough-base or its products, must appeal rather to the logical and perceptive faculties than to the sensational. Even without such theoretic examination, the cultivated auditor will find, in experience, that an evening passed in listening to a series of ballads or opera airs will have a far different result on his mental system from a soiree of chamber music or symphony. Without being blind to the wondrous skill with which Mozart and Beethoven have taken advantage of the sensuous element of the soul, he will yet feel that they have not relied mainly or entirely upon this, but have brought him deeper good and a profounder joy. Without claiming to have read in their strains either syllogisms or systems, he will still be conscious of some deep, hidden, impalpable mental process not unakin to thought; and, if in anything like spiritual sympathy with the composer, he will come from the evening's careful listening, a wiser, and certainly not a sadder man.

With all due allowance for the influence of example, or affectation, or pedantry in many impressible people, and recognizing the torrent of reproach to which we expose ourselves by even an appearance of partisanship, we must still admit a certain preponderant tendency, on the part of the most thoughtful people, to prefer the school of harmony to that of mere melody. Without shutting our eyes to the pleasure to be had from either, we may be excused for believing that Beethoven and Haydn, Mendelssohn and Schumann do, on the whole, supply us with better soul furniture, with more solid material for after reflection and development, even with inspiration to purer and more lasting *emotion*, than Bellini, or Auber, or Verdi.

Confessing, then, the delight we have so often taken in the most florid and popular of Italian arias, as, per contra, the weary bewilderment we have sometimes suffered under the ultra scientific efforts of the German muse, we still find small cause for sorrow in the decline of opera in our city. Pleasant as it is, this luxurious entertainment still comprises far too many foreign elements to be in the highest sense a pure artistic enjoyment. The lust of the eye, personal grace and comeliness of the performers, splendor of decoration and dress, the sentimental and somewhat sensuous effect of the passions delineated, together with the excitement of lights, gayety, vanity, and society, which forms so large a proportion in the enjoyment of nine out of ten of the opera public—all this, though innocent enough, if you please, can hardly be said to belong to the realm of pure æsthetics. That the opera is, in view of the expense involved, in some sense an undemocratic institution is no great concern of ours, though this consideration may somewhat mitigate our grief at its decline. Neither are we fond, especially in artistic matters, of a pedantic overstraining after the moralities. Were opera a fixed fact among us, we should be glad to see it bloom in peace, free to rejoice at convenient seasons in the mellifluous magnetism of Lagrange or Alboni, Kellogg or Patti, without fear and without reproach. It is pleasant to trace in such enjoyment a pervading, if somewhat superficial influence in refining the public or the individual taste; and, while there are ways of passing an evening which are morally and intellectually more laudable, there are certainly thousands which are less so. But as bearing on the development of musical taste and feeling in our midst, the lack of operatic talent and decay of operatic enterprise, which begin to be commented on by the press, are scarcely cause for serious affliction, especially when supplemented, as they are, by a correspondent activity and prosperity in the severer walks of the art. Thomas and Bergman, Mehlig and Krebs, Hoffman and Mills—all these, with their higher inspiration and purer forms of art are ready to supply the void left by Strakosch and Maretzek. While thankful for all the good things gone, and ready to greet their re-appearance in good time, it may do us no harm to bend our souls to less evident delights—to worship the severer muses, and in losing the less to be thankful that we have kept the greater.

WORDS FITLY SPOKEN.

WHILE we heartily endorse every line and sentiment of the following pungent criticism, we can not help a sensation of relief and self-gratulation as we realize our own freedom from the keen thrusts of such a sharp-pointed pen. We hope, however, that it is not altogether a pharisaical feeling which prompts us to thank Heaven that we are not as other men are:

WEEKLY MORGUES.

To the Editor of The Tribune.

SIR: Cheap art is a good thing. If we can not have masters, old or new, by all means give us chromos, photographs, and illustrated newspapers. But cheap art, like all other popular goods, is liable, I suggest, to fall into well-tramped and dirty ruts. Let me, in behalf of boys and babies, utter a word of remonstrance for the editors of our pictorial papers. Ever since the Franco-Prussian war began, they felt it their duty to give us a weekly panorama of it. Besiegers and besieged were attacked by flying artists in every conceivable point—in front, in flank, in camp, city, balloon, or sewer. We had the Prussian in mass, and the Prussian *solus*. We were called upon to regard him not only in attack or in defense, but as he snored, or smoked, or sipped his lager beer. Especially was he a favorite son of art, when presented in *disjectis membris*. We had the Prussian legless, armless, and disemboweled. Nor was Paris—gaunt, ghastly, and hunger-bitten—less enticing to these popular artists. Starvation of men, women and babies has been so long their favorite theme that last week nothing was left but to present the lean ribs and gaping jaws of the famished street curs. All this we bore with patience. Perhaps an occasional doubt arose whether this or any war was not, in its inception and meaning, a terrible, savage problem for the consideration of older heads, rather than a matter of entertainment in all its grisly details for children. That two ambitious powers grapple each other in deadly conflict is reason, it is true, that the attention of the world should be given them. But why need we Americans go, jackal-like, over the battle-field, and drag our children along with us, to scent the carnage and turn over the dead bones? As we can do nothing to stay this bloody business, let us, in God's name, send what help we can to the sufferers, and turn to our own wholesomer and higher work for struggling humanity. I believe that very little good accrues from this incessant crying of "Alas, poor Yorick!" over dead Gauls and Teutons. If Hamlet had betaken himself to his own business, in lieu of smelling skulls and parleying with ghosts, he would have been a man of different weight in his day. In short, funeral baked meats coldly furnish forth any banquet, but hashed *ad nauseam* for children at Christmas time, they are an outrage and not to be borne.

Having exhausted the war, our artists, too, turn homeward for new views of misery. We have silhouettes from the Five Points, from the murderer's cell, from English factory yards, crowded with wanton women. Nast's pictures, horrible as they are sometimes, always enforce a high lesson; but in these there is no element above foulness and disgust. They surely can not be meant to incite benevolence; the most charitable digestion palls at the iteration of such nastiness. Our bowels are tired of yearning. What we want in a pictorial paper is a glimpse of things in the outer world wholesome, helpful, and of good report, and not a weekly morgue laid on our Saturday's breakfast table. We live, after all, in a cheerful world with a God glad and good over it, and it is as well to keep our children in mind of this. As for picturesque material, it may be worth while for our artists to remember that the suburbs of New York include a vast variety of scenery from the pine woods of Maine to the hills of Mexico, and the home-life of millions of people of every nationality under heaven. Among these they can surely find subjects for their pencil more original, effective, and decent than the lean ribs of Paris dogs, or the second-hand clothes of Manchester operatives.

New York, Jan. 12, 1871.

PUBLISHERS CORNER.

ANNOUNCEMENT.

Messrs. FISK & HATCH, the well known Bankers, issue the following circular in regard to the specialties in their business.

United States Five-twenty Bonds, if allowed to run until 1875, will pay but Four per cent. Gold on the investment at present market rates; while they are likely to be funded at a lower rate of interest than they now bear before that time.

The First Mortgage Bonds of the Central Pacific Railroad Company, at present market price, will pay nearly Seven per cent. in Gold on the investment, and cannot be called in or the interest reduced under twenty-five years.

A difference of from Fifteen to Twenty per cent. may be realized in exchanging Government Bonds for Central Pacifics, or saved in making new investments.

The safety and value of the First Mortgage Bonds of the Central Pacific Railroad Company are thoroughly established and universally recognized.

The value of the property, the immense and increasing revenues of the Company, and its able and honorable management, assure the security of the principal, and prompt and regular payment of interest beyond question.

We have introduced them into our regular business upon the same basis as Government Bonds, and buy and sell them as freely at current market rates, and are prepared to furnish them to investors or others at daily quotations.

We buy and sell Government Bonds, Gold, and Coupons, execute orders in miscellaneous securities at the New York Stock Exchange, make collections, receive deposits subject to check at sight, allow interest on balances, and do a general Banking Business.

FISK & HATCH,
No. 5 NASSAU STREET,
NEW YORK, January 14, 1871.

HARVEY FISK.

A. S. HATCH.

THE NATIONAL WATCH COMPANY, of Elgin, Ill., makes watches of the best time-keeping quality, and the company is making such improvements that it seems as if the day had come when no man can excuse himself for not keeping

a watch which is absolutely accurate, as well as wonderfully cheap. There is no more beautiful, valuable or reasonable lady's watch than the one made by the above company, denominated "The Lady Elgin." See advertisement in another column.

ITEMS OF INSURANCE.—Always moving—The Travelers—and in the right direction; not slowly either, "considering."

The Main(e) question—What is the real State of the Union Mutual?

The Continental, of New York, has issued more policies during 1870 than any other life company.

The conservative Continental, of Hartford, though not claiming any increase of business the past year, reports a good class of risks taken, a favorable mortality record, and solid results for the efforts of its officers, who are not figure-heads, but working men, every one of them.

THE annual report of the New England Mutual Life is a model of brevity, pith and sense. This conservative corporation, of which B. F. Stevens is president, is virtually a cash company now, and, although its mortality was large the past year, its dividends to policy-holders were all that the company promised, which can not be said of every life company.

FINANCIAL.

Brown, Brothers & Co.
59 WALL ST., N. Y.

BILLS OF EXCHANGE on Great Britain and Ireland.

COMMERCIAL AND TRAVELING CREDITS issued, available in any part of the world.

TELEGRAPHIC TRANSFERS OF MONEY made to and from London and Liverpool.

ADVANCES made on Cotton and other Produce.

Banking House of
HENRY CLEWS & CO.,
32 WALL ST., N. Y.

Deposit Accounts can be opened with us in either Currency or Coin, subject to check, without notice. Five per cent. interest will be allowed upon all daily balances. Checks upon us pass through the Clearing House, as if drawn upon any city bank.

We issue Circular Letters of Credit, for travelers, available in all parts of the world; also Commercial Credits. We make Telegraphic Transfers of Money to any desired point, and transact every description of Foreign Banking Business.

We draw Bills of Exchange in sums from £1 upwards, on
The Imperial Bank,
Messrs. Clews, Habicht & Co., London.
The Provincial Bank of Ireland, Dublin, and branches.
The National Bank of Scotland, Edinburgh, and branches.

We issue Certificates of Deposit, payable on demand, or at fixed date, bearing interest, and available at all money centers.

Orders executed for Governments and other investment securities, also Gold and Exchange. Advances made to our dealers at all times on approved collaterals, at market rates of interest. Collections made in any part of the world.

LOCKWOOD & Co.,

BANKERS,

94 BROADWAY,

Transact a General Banking Business, including the purchase and sale of Government and State Bonds, Railroad Stocks and Bonds, and other securities, on commission.

BANKING HOUSE OF
GEO. OPDYKE & CO.
25 NASSAU ST., COR. CEDAR.

DEPOSITS received from Individuals, Firms, Banks, Bankers, and Corporations, subject to check at sight, and interest allowed at the rate of Four per cent. per annum.

CERTIFICATES OF DEPOSIT issued, bearing Four per cent. interest, payable on demand, or after fixed dates.

COLLECTIONS made on all accessible points in the United States, Canada and Europe. Dividends and Coupons also collected, and all most promptly accounted for.

ORDERS promptly executed, for the purchase and sale of Gold; also, Government and other Securities, on commission.

INFORMATION furnished, and purchases or exchanges of Securities made for Investors.

NEGOTIATIONS of Loans, and Foreign Exchange effected.

SPECIAL NOTICES.

A. T. STEWART & CO.

Offer at extremely low prices elegant novelties in

Velvet, Silk and Poplin Suits,

and a general variety of

Millinery Articles, Velvet and Cloth Cloaks.

Sacks, Polonaises, Breakfast Jackets, Sable.

Mink, Black Martin and Ermine Furs.

&c.

Broadway, 4th Ave, 9th and 10th Sts.

FINE BRONZES

IN NEW COLORS.

Porcelain Jardinieres & Etageres.

CRYSTAL VASES,

Of Elegant Designs and Rich Colors.

Solid Silver Ware, Fine Jewelry, etc.

SCHUYLER, HARTLEY & GRAHAM,

22 John St. and 19 Maiden Lane.

PRANG'S AMERICAN CHROMOS are for sale at all art-stores throughout the world, but not all pictures offered as Chromos are Prang's American Chromos, and if you desire to buy any of these, we will thank you for examining trade-mark and firm on the back of each copy, before doing so. Illustrated Catalogues will be mailed free to any address upon receipt of postage stamp.

L. PRANG & CO., CHROMO PUBLISHERS,
BOSTON, Mass.

E. & H. T. ANTHONY & CO.

HAVE THE

Finest Assortment in the World

OF

CHROMOS & FRAMES,

STEREOSCOPES & VIEWS.

PHOTOGRAPHIC ALBUMS,

AT

No. 591 Broadway,

Opp. Metropolitan Hotel, NEW YORK.

SARONY & CO.

PHOTOGRAPHERS,

680 Broadway, N. Y.

Napoleon Sarony. Alfred S. Campbell.

NEW SONGS.

BEAUTIFUL LOVE.—Song and Chorus. By C. A. White. With a Lithographic title...40 cts. DOWN BY THE SEASIDE.—Ballad and Chorus. Words by Geo. Cooper. Music by Edwin Christie. With a Lithographic title...40 cts. THE ANGELS ARE COMING.—Ballad and Chorus. Words by Geo. Cooper. Music by Edwin Christie. With a Lithographic title...40 cts. The above new songs will be mailed post-paid on receipt of price. OLIVER DITSON & CO., Boston. CHAS. H. DITSON & CO., New York.

CULBERT & CO.,
POCKET BOOKS,

24 MAIDEN LANE, N. Y.

Russia Leather Goods, Dressing Cases, Bags, &c.

WRITING DESKS A SPECIALTY.

FOR FAMILY USE.

HALFORD

TABLE SAUCE.

No. 128 MILK STREET, BOSTON.

CRAMPTON BROS.,

MANUFACTURERS OF

SOAPS, SPICES,

SALERATUS, &c.,

Mills: 2, 4, 6, 8 & 10 RUTGERS PLACE,

And 33 & 35 JEFFERSON ST., N. Y.

OFFICE: 84 Front St. ADDRESS: P. O. Box 6716.

FIRE AND MARINE INSURANCE.

BRANCH OFFICE

ANDES

INSURANCE COMPANY,

CINCINNATI.

FIRE AND MARINE.

Cash Capital, \$1,000,000.

PRINDLE & MANGAM, Managers,

150 BROADWAY, NEW YORK.

ÆTNA

Insurance Company,

HARTFORD, CONN.

Incorporated 1819. Charter Perpetual

Cash Capital, \$3,000,000.00

Losses paid in 51 years. \$7,000,000.00

Assets, at Market Value, \$5,744,378.66

Liabilities, 214,372.41

ARCTIC INS. CO.

OF NEW YORK.

Cash Capital, \$250,000.00

No. 112 BROADWAY.

CHAS. BAMBURGH, Sec'y. VINCENT TILYOU, Pres't.

ATLANTIC

Mutual Insurance Co.

ORGANIZED IN 1842.

Office, 51 Wall St., New York.

Insures against Marine and Inland Navigation Risks.

This Company is PURELY MUTUAL. The whole profit reverts to the assured, and is divided ANNUALLY upon the Premiums terminated during the year, for which Certificates are issued bearing interest until redeemed.

In January, 1870, the Assets Accumulated from its Business, were as follows, viz:

United States and State of New York Stock,

City Bank and other Stocks, \$7,856,290

Loans secured by Stocks and otherwise, 3,148,400

Premium Notes and Bills Receivable, Real Estate, Bond and Mortgages and other Securities, 2,931,021

Cash in Bank, 533,797

\$14,469,508

J. D. JONES, President.
CHARLES DENNIS, Vice-Prest.
W. H. MOORE, 2d Vice-Prest.
J. D. HEWLETT, 3d Vice-Prest.
J. H. CHAPMAN, Secretary.

Citizens' Ins. Co.

156 BROADWAY, N. Y.

Issues Participating Policies, entitling the holders to THREE-FOURTHS OF THE PROFITS.

CASH CAPITAL, \$300,000.00

Assets, Jan. 1st, 1870, 684,444.74

EDW. A. WALTON, Sec. JAS. M. McLEAN, Pres.

B. S. WALCOTT, Pres't I. REMSEN LANE, Sec'y

HANOVER

Fire Insurance Co.

OFFICE:—120 BROADWAY,

(Cor. Cedar Street.) NEW YORK.

THOMAS JAMES, Actuary. CASH ASSETS

Eastern Agency Dep't. \$726,399.94

Hartford Steam Boiler

INSPECTION & INS. CO.

CAPITAL, \$500,000.

IMPERIAL

FIRE INSURANCE COMPANY,
LONDON.

ASSETS, over \$8,000,000.00 GOLD.

CHIEF OFFICE IN THE U. S.

40 AND 42 PINE STREET.

The Liverpool & London & Globe Ins. Co.

Assets Gold, \$18,400,000.

" in the

United States, 2,000,000.

45 William St.

MERCANTILE

Mutual Marine Insurance Co.

35 WALL ST., NEW YORK.

ELLWOOD WALTER, President.

ARCHD. G. MONTGOMERY, Jr., Vice-President.

ALANSON W. HEGEMAN, 2d Vice-Pres't.

C. J. DESPARD, Secretary.

Niagara Fire Ins. Co.

Cash Capital, \$1,000,000. Office, 12 Wall St.

JON. D. STEELE, Pres't. P. NOTMAN, Vice-Pres't.

H. KIP, Secretary.

(INCORPORATED 1838.)

NATIONAL

FIRE INSURANCE CO.

IN THE CITY OF NEW YORK.

OFFICES, No. 52 WALL STREET.

CASH CAPITAL, \$200,000.00.

HENRY T. DROWNE, Pres't. HENRY H. HALL, Sec'y.

North American

FIRE INSURANCE CO.

Office: 192 Broadway, New York.

Incorporated, A. D. 1823.

CASH CAPITAL, \$500,000.00.

F. H. CARTER, Secretary. R. W. BLEECKER, Pres't.

J. GRISWOLD, Gen'l Ag't. W. BLACKSTONE, V.-Pres't.

FIRE AND MARINE INSURANCE.

THE PACIFIC MUTUAL
INSURANCE COMPANY,176 BROADWAY,
Howard Building, NEW YORK.ASSETS, over \$1,000,000.
MARINE & INLAND INSURANCE.

Average Annual Profit divided amongst the Insured, about 30 per cent. A Discount is made in lieu of Script, if desired.

Washington Ins. Co.

172 BROADWAY, NEW YORK.

CASH CAPITAL, \$400,000.00.
ASSETS, Feb. 1, 1870, 801,000.00.WM. K. LOTHROP, Sec. GEO. C. SATTERLEE, Pres't.
WM. A. SCOTT, Asst. Sec. HENRY WESTON, V.-Pres't.

Cash Capital. Scrip Participation.

LIFE INSURANCE.

ANCHOR

Life Insurance Comp'y

OF NEW JERSEY.

OFFICE: 178 BROADWAY, N. Y.

This Company has adopted all the best recent improvements of other Companies with several special advantages, combining equity and liberality, not before known, to which it invites the attention of insurers.

E. C. FISHER, President.

JAS. GOPSILL, Vice-Prest. A. S. FITCH, Sec'y.

E. F. S. HICKS, Asst-Sec'y.

ASBURY

LIFE

Insurance Company,

OFFICE:

805 Broadway, cor. 11th Street,

NEW YORK,

AND

Crosby's Opera House,

CHICAGO.

Charter Oak
LIFE INSURANCE CO.

OF HARTFORD, CT.

New York Office: No. 183 Broadway.

N. S. PALMER, Gen'l Agent.

Assets,

\$9,000,000.

Income,

\$3,500,000.

Dividends

Paid

to Insured,

\$2,500,000.

Claims

Paid

on Policies.

\$250,000.

The only Company that Guarantees ANNUAL DIVIDENDS, and the first in the U. S. to pay Dividends on and after the First Renewal.
The Books and Circulars issued by the Company will be furnished to any person applying for them.

JAMES C. WALKLEY, President.

Z. A. STORRS, Vice-President.

S. H. WHITE, Sec'y and Treas'r.

Connecticut General
LIFE
INSURANCE COMPANY,
OF HARTFORD, CT.

Life and Endowment Policies of every description issued. All Policies Non-Forfeitable by their terms. Dividends paid annually, on the Contribution plan.

Care in the selection of risks, economy, and a prudent investment of its funds, are the determined purpose of the managers of this Company.

AGENTS WANTED.

T. W. RUSSELL, Sec'y. E. W. PARSONS, Pres't.

A. M. WARD,

Gen'l Ag't for Conn., Mass. and Vermont.

CONTINENTAL
Life Insurance Co.

OF NEW YORK,

Offices: 26 Nassau St., cor. Cedar.

OFFICERS:

JUSTUS LAWRENCE, President.
M. B. WYNKOOP, Vice-President.
J. P. ROGERS, Secretary.
S. C. CHANDLER, Jr., Actuary.
E. HERRICK, M.D., Med. Examiner.

DIRECTORS:

JAMES B. COLGATE, . . . of Trevor & Colgate, Bankers.
CHAUNCEY M. DEFEW, Late Secretary of State.
JUSTUS LAWRENCE, President.
JOSEPH T. SANGER, Merchant, 45 Liberty Street.
REV. HENRY C. FISH, D.D., Newark, New Jersey.
RICHARD W. BOGART, of O. M. Bogart & Co., Bankers.
LUTHER W. FROST, New York

No. of Policies issued in 1869, . . . 8,778

Total " " to Dec. 1, 1869, 20,375

Increase of 1869 over 1868, Policies, 2,772

Assets, Dec. 31, 1869, . . . \$3,500,102 00

CONTINENTAL
Life Insurance Co.

OF

HARTFORD, CONN.

Assets, One & Three-quarter Millions

INCORPORATED 1862.

THE ORIGINAL "CONTINENTAL."

Dividends to Policy-holders on the percentage plan.

Extra Risks Pay Extra Premiums.
No Days of Grace Allowed.SAMUEL E. ELMORE, President.
JAMES S. PARSONS, Vice-Prest.
F. D. DOUGLAS, Secretary.
H. R. MORLEY, Actuary.
P. M. HASTINGS, M. D., Med. Examiner.COMMONWEALTH
LIFE INSURANCE CO.

178 BROADWAY, N. Y.

OFFICERS:

J. B. PEARSON, President.
JOHN PIERPONT, Vice-President.
F. E. MORSE, Secretary.
A. HUNTINGTON, M. D., Med. Examiner.All Policies issued by the Commonwealth are incontestable from the date of issue, and are free from restrictions on travel.
It permits residence anywhere without extra charge, except between Latitude 32 North and the Tropic of Capricorn.All Policies are non-forfeitable and participate in the profits of the Company unless otherwise specified. Thirty days' grace allowed on each payment, and the Policy held good during that time.
Dividends are declared annually upon all Policies that have been in force a full year, and are available on payment of the next annual premium.

DIRECTORS:

JOHN L. BROWNELL, Banker, 28 Broad Street.
WALTER R. BLAKE, Brooklyn, New York.
CHAS. F. DAVENPORT, Lockwood & Davenport, Bankers.
FRANCIS E. MORSE, New Jersey.
J. PIERPONT MORGAN, Dabney, Morgan & Co., Bankers.
JAMES B. PEARSON, President.
JULIUS R. POMEROY, Chambers & Pomeroy, Attorneys.
JOHN PIERPONT, Vice-President.
SETH E. THOMAS, American Clock Company.
ARCHIBALD TURNER, Turner Bros., Bankers.The Connecticut
MUTUAL
LIFE INSURANCE Co.

OF HARTFORD, CONN.

Assets, Jan 1st, 1870, - \$27,566,479.26

Total Death-Claims paid to date, - \$9,671,875.26

Total Amount of Insurance Outstand-

ing, over - - - - - \$177,000,000.00

Dividend payable to its members in

1870, - - - - - \$2,300,000.00

This Company is characterized by great economy in management; careful selection of lives; and by highly profitable results from its investments; and it grants all desirable forms of Life Insurance upon strictly equitable terms, and at the cheapest attainable rates of cost.

DUNHAM & SHERMAN,

Gen. Ag'ts for New York, Long Island & New Jersey.

No. 104 BROADWAY, NEW YORK.

Agents Wanted—Apply as above.

EMPIRE MUTUAL
Life Insurance Co.

OF NEW YORK.

No. 139 BROADWAY.

OFFICERS:

President, Vice-President,
G. HILTON SCRIBNER. GEORGE W. SMITH.
Secretary, Actuary,
SIDNEY W. CROFUT. LEM'L H. WATERS.
Medical Examiner, Supt. of Agencies,
THOS. K. MARCY, M. D. EVERETT CLAPP.

ORGANIZED APRIL 3 1869.

SUCCESS THE CRITERION OF
EXCELLENCE.

The EMPIRE MUTUAL has achieved a success almost unprecedented in the history of Life Insurance.

No. of Policies Issued - - 3,349

Covering in Risks, - \$7,813,850.00.

Premiums, - - - - \$369,047.23.

Assets, over - - - - \$350,000.00.

ECONOMICAL
MUTUAL
Life Insurance Co.

PROVIDENCE, R. I.

The only Life Insurance Company of Rhode Island. Premiums Non-Forfeitable from the First Payment. Officers of the Army and Navy Insured without Extra Charge. Policies Issued on the Lives of Females at Table Rates.

OFFICE FOR EASTERN NEW YORK:
157 BROADWAY, NEW YORK CITYW. T. OKIE, General Agent.
SIMON S. BUCKLIN, Pres't.
C. G. MCKNIGHT, Vice-Pres't.
WM. Y. POTTER, Secretary.GUARDIAN
Mutual Life Ins. Co.,

251 BROADWAY, N. Y.

Assets, . . . \$2,000,000

All Approved Forms of Insurance Issued.

All Policies Non-forfeitable by their terms.

Liberal Modes for the Payment of Premiums.

ANNUAL DIVIDENDS.

The entire profits of the company will be divided equitably among the Insured.

W. H. PECKHAM, President.
WM. T. HOOKER, Vice-President.
L. McADAM, Secretary.JOHN HANCOCK
MUTUAL
Life Insurance Co.

BOSTON, MASS.

(Organized as the exponent of the Massachusetts "Non-Forfeiture" Law.)

Hon. GEO. P. SANGER, Pres't.
GEORGE B. AGER, Secretary.
ELIZUR WRIGHT, Actuary.

Dividends are declared annually, after the first payment, available immediately as Cash in payment of Premium, or to increase the amount of Insurance, at the option of the Insured. Six Dividends have been paid since the Company's organization in 1863, or ONE FOR EVERY YEAR OF BUSINESS.

All Policies Non-Forfeitable after ONE payment. All Cash Policies are entitled to a Paid-up Policy after ONE Payment.

SPECIAL NOTICE.—The Company will make contracts with Agents in this Agency, corresponding directly with them. For terms apply to

W. S. MANNING, General Agent,
Branch Office, 135 BROADWAY,
NEW YORK CITYHARTFORD
Life & Annuity Ins. Co.

HARTFORD, CONN.

Assets, over Half-a Million Dollars.

PREMIUMS PAYABLE IN CASH.

DIVIDENDS PAID IN CASH.

LOSSES PAID IN CASH.

Interest Bearing Policies,

SIX PER CENT. COMPOUND INTEREST

Send for a Pamphlet.

W. GRISWOLD, Pres't. J. P. TAYLOR, Sec'y.

D. F. SEYMOUR, Vice-Pres't.

H. E. VALENTINE, Supt. of Agencies.

Active and Reliable Agents Wanted.

Knickerbocker
LIFE INSURANCE CO.

PRINCIPAL OFFICE:

No. 161 BROADWAY.

Assets, May, 1870, - \$7,550,000.00

Ann'l Income for 1869, 5,041,000.00

Total amount insured, 70,000,000.00

New Policies issued in 1869, 9,040

ERASTUS LYMAN, President.

GEO. T. SNIFFEN, Secretary.

E. W. DERBY, M.D., Cons'g Physician.

THE MUTUAL
Life Insurance Co.

OF NEW YORK,

Nos. 144 & 146 BROADWAY.

F. S. WINSTON, President.

Cash Assets, - \$45,000,000

Invested in Loans on Bond and Mortgage, or United States Stocks.

Issues every approved description of Life and Endowment Policies on selected lives, at MODERATE RATES, returning all surplus annually to the Policy-holders, to be used either in payment of premiums, or to purchase additional insurance, at the option of the assured.

OFFICERS:

RICHARD A. McCURDY, Vice-Prest
JOHN M. STUART, Secretary.
F. SCHROEDER, Asst. Secretary.
SHEPPARD HOMANS, Actuary.
LEWIS C. LAWTON, Asst. Actuary.

THE MUTUAL LIFE INSURANCE COMPANY, OF CHICAGO.

OFFICE IN COMPANY'S BUILDING,
79 AND 81 WELLS STREET.

ASSETS \$500,000.
Securely Invested according to law.
\$105,000 Deposited with Treasurer of State.

All Policies Non-Forfeitable. All Policies Endowment. No restrictions upon travel or residence. All standard forms of Policies issued. Terms liberal. Security unexcelled.

OFFICERS:
MERRILL LADD, Pres't. STEWART MARKS, Sec'y.
EDWIN W. BRYANT, Consulting Actuary.

Active and reliable Agents wanted.

MICHIGAN MUTUAL LIFE INSURANCE CO.

Office, 93 Griswold St., Detroit.

This Company was organized to secure the benefits of a high rate of interest, and for the retention of Capital in the West.

\$100,000 STATE DEPOSIT.

JOHN J. BAGLEY, Pres't. JAS. C. WATSON, Actuary.
J. S. FARRAND, V.-Pres't. L. M. THAYER, Gen. Agt.
JOHN T. LIGGETT, Sec'y. D. O. FARRAND, M. D.

Its manner of dealing with policy-holders is just and honorable. Its policy-holders are benefited by the high rates of interest. Its losses are paid in 60 days after receipt of proofs. It issues policies only on the CASH plan. Its risks are all carefully selected. It has no new or untried plans.

MANHATTAN Life Insurance Co.

OF NEW YORK.

Office: Nos. 156 & 158 Broadway.

ORGANIZED A. D., 1850.

Assets, - - - \$7,500,000

Annual Income, - - - 2,500,000

Dividends are made on a Contribution Plan, and are paid annually, commencing on the payment of the second annual premium.

HENRY STOKES, President.
J. L. HALSEY, Sec. C. Y. WEMPLE, Vice-Pres't.
H. Y. WEMPLE, Ass't Sec. S. N. STEBBINS, Actuary.

AGENTS WANTED.

NEW ENGLAND Mutual Life Insurance Co. OF BOSTON.

(ORGANIZED IN - - - 1843.)

THE OLDEST MUTUAL LIFE INS. CO. IN THE UNITED STATES.

Cash Assets, - - - \$8,000,000.00

Every Description of Life and Endowment Policies Issued.
All Policies Non-Forfeitable.

J. M. GIBBENS, Sec'y. B. F. STEVENS, Pres't.
S. S. STEVENS, Agent,
110 Broadway, New York.

NEW JERSEY MUTUAL LIFE INSURANCE CO.

189 Market St., Newark, N. J.

ALL POLICIES NON-FORFEITABLE AFTER PAYMENT OF ONE PREMIUM.

President, WILLIAM M. FORCE. Treasurer, JAMES D. ORTON.
Vice-Pres't, CHAS. C. LATHROP. Medical Adviser, JNO. F. WARD, M. D.
Actuary and Acting Sec., CHAS. H. BRINKERHOFF.
Ass't Med. Adviser, JAMES B. BURNET, M. D.

Company purely Mutual. Dividends declared Annually. Non-Forfeiture value incorporated on face of each Policy.

New York Office:—180 BROADWAY,
Rooms 6, 7, 8,

Under charge of HENRY W. BALDWIN, General Agent at Large, and Superintendent of Temperance Department.

SOUND AS A NUT.

The Northwestern Mutual Life

OF MILWAUKEE, WIS.

Assets, - \$9,000,000.

PHENIX

Mutual Life Insurance Company

OF HARTFORD, CONN.

ASSETS, - - - \$5,500,000.

Issues all Forms of Life and Endowment Policies on ALL CASH or Half Note Plan.

Nearly all Restrictions on Business and Travel Removed.

Dividends have uniformly been fifty per cent. on the full amount of Premium paid.

Dividends may be applied to increase the Insurance, or to reduce the Premium, as the applicant may elect.

J. F. BURNS, Secretary. E. FESSENDEN, President.

Branch Office: 153 Broadway, N. Y.
A. C. GOODMAN, Resident Director.

RAILWAY PASSENGERS' ASSURANCE COMPANY OF HARTFORD, CT.

Issues Tickets of Insurance against

ACCIDENTS.

J. G. BATTERSON, Pres't. C. D. PALMER, Sec'y.

This Company has Paid in Losses

\$152,721.74 for \$990.70

Received in Premiums.

Cash Assets, - \$426,165.29.

SAFETY DEPOSIT Life Insurance Co.

OF CHICAGO.

Hon. JESSE K. DUBOIS, . . . President.

ATLANTIC BRANCH:

No. 161 Broadway, New York.

O. R. KINGSBURY, Pres't N. Y. Advisory Board.
JAS. H. INGERSOLL, Vice-Pres't.
S. E. SEYMOUR, General Manager.
C. H. WELLS, Associate Manager.

The distinguishing features of this Company are: that it is the only Company compelled by Law to deposit with the State, semi-annually, its Re-insurance Reserve, thereby making it the model Company of the period, in the striking fact that all Policy-holders are absolutely secured by State custody and protection.

THE St. Louis Mutual Life Insurance Co.

OF ST. LOUIS, MISSOURI.

ASSETS, - - - \$5,046,197.23.

President, D. A. JANUARY.

Vice-Pres't, CHAS. H. PECK.

Sec'y, WM. T. SELBY.

Average Assets for the year, 1869, \$3,400,000
Interest Received for the year, - 308,439
Percentage of Interest for the year, - 9 1/2 %

This Company works under the terms of the Massachusetts non-forfeiture law, and divides its surplus annually by the Contribution Plan.

IT IS STRICTLY MUTUAL.

GREGORY & HOUSTON,

Agents for State of New York,
205 BROADWAY.

S. J. G. NANCREDÉ, Medical Examiner.

SECURITY Life Insurance and Annuity Co.

31 and 33 Pine St., New York.

ASSETS, - - - \$2,400,000
INCOME, - - - \$1,400,000

Successful Progress of the Company:

New Policies.	No. of Policies issued each yr.	Gross Receipts.	Amount Insured by New Policies.	Total Gross Assets.
Year 1862,	211	23,423	489,000	122,857
" 1863,	888	80,538	1,919,550	160,092
" 1864,	1,403	149,411	2,819,743	249,831
" 1865,	2,114	121,817	4,841,280	425,027
" 1866,	3,125	601,651	7,526,500	753,398
" 1867,	4,004	880,000	9,070,805	1,286,390
" 1868,	4,386	1,055,000	11,561,000	1,854,570
" 1869,	6,358	1,408,525	17,062,590	2,377,652

No Restrictions on Travel.
All Policies Non-Forfeitable after Three Annual Cash Payments.
Every description of Policy issued on the most favorable terms.

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President. Vice-President.
ISAAC H. ALLEN, Secretary.
REUBEN H. UNDERHILL, Counsel.
DR. STEPHEN WOOD, Medical.
DR. SAMUEL SEXTON, Examiners.

LIFE INSURANCE AND ACCIDENT INSURANCE BY THE Travelers Ins. Co.

OF HARTFORD, CONN.

Cash Assets, \$1,351,007.06.

Life and Endowment Policies in this Company combine Ample Security and Cheapness of Cost, under a Definite Contract. Its Low Cash Rates are equivalent to a "dividend" in advance. All Policies Non-Forfeitable. The only Accident Insurance Company issuing Yearly Policies. Has paid to Policy-holders \$1,200,000 for Death or Injury by Accident.

JAS. G. BATTERSON, President. RODNEY DENNIS, Secretary.
GEO. B. LESTER, Actuary. CHAS. E. WILSON, Ass't-Sec'y.

New York City Office, 207 Broadway.

R. M. JOHNSON, Manager.
Hartford, April, 1870.

UNITED STATES LIFE Insurance Company, 48 WALL STREET, NEW YORK.

INCORPORATED 1850.

Cash Assets, nearly \$4,000,000

The Principal Features of this Company are
ABSOLUTE SECURITY,
ECONOMICAL MANAGEMENT, and
LIBERALITY to the INSURED

ALL FORMS OF
Life and Endowment Policies
ISSUED.

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WM. D. WHITING, Actuary.

NEW YORK LIFE INSURANCE COMPANY.

346 AND 348 BROADWAY.

Organized May 1845.
ASSETS, - - - over \$13,000,000.

ANNUAL INCOME over \$6,000,000. NON-FORFEITURE PLAN originated by this Company. All Policies NON-FORFEITABLE. PURELY MUTUAL—Policy-Holders receiving all the Profits. Dividends paid annually, available in settlement of second and all subsequent Annual Premiums. Cash Dividends paid Policy-Holders in 1869, more than one and a half million dollars.

New Policies issued in 1868, 9,105, ins'g \$30,765,947.
" 1869, 10,717, " 34,446,393.
The following Tables concisely exhibit the progress of the Company during the past six years:

Received for Premiums, &c.	Accumulation of Assets during the year.	Cash Dividends actually paid.
1864, - \$1,729,810	- \$1,935,412	- \$93,055
1865, - 2,345,818	- 1,277,370	- 250,384
1866, - 3,088,804	- 1,990,643	- 282,224
1867, - 3,591,390	- 2,150,662	- 381,959
1868, - 4,678,280	- 1,841,069	- 1,255,865
1869, - 5,974,797	- 2,327,102	- 1,535,390
21,468,899	- 10,622,258	- 3,769,386

During the six years \$3,345,346 have been disbursed for losses, \$3,769,386 have been returned to Policy-Holders in Dividends, and yet the Assets exhibit an increase during that period of over ten and a half million dollars.

MORRIS FRANKLIN, President.
WM. H. BEERS, Vice-Pres't and Actuary.
THEODORE M. BANTA, Cashier.

C. C. KIMBALL, General Agent for the above old and substantial Company for Connecticut. OFFICE: 240 MAIN STREET, HARTFORD. Active Agents Wanted. Apply as above.

THE EQUITABLE Life Assurance Society

OF THE UNITED STATES,

No. 120 BROADWAY, NEW YORK.

Assets, - - - \$15,000,000.00
Annual Income, - - - 7,500,000.00

PURELY MUTUAL. ANNUAL DIVIDENDS.

Sum Assured (new business) in 1870, about Ten Million Dollars in excess of any other Life Insurance Company in the world.

HENRY B. HYDE, WM. C. ALEXANDER,
Vice-President. President.

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